VILLAGE FIRE DEPARTMENT

REGULAR MONTHLY BOARD MEETING AGENDA

Wednesday, November 19, 2025, 6:00 P.M

Notice is hereby given of a regular monthly meeting of the Fire Commission of the Village Fire Department, to be held on **Wednesday, November 19, 2025, at 6:00 P.M.,** 901 Corbindale Road, Hedwig Village, Texas 77024.

1) **CALL TO ORDER & PLEDGE OF ALLEGIANCE**

2) **COMMENTS FROM THE PUBLIC** – Comments are limited to 3 minutes each.

3) **CONSENT AGENDA (BUCKERT)** – All Consent Agenda items listed are considered to be routine by the Board of Commissioners and will be enacted by one motion. There will be no separate discussion of these items unless a Board Member requests, in which event the item will be removed from the Consent Agenda and considered in its normal sequence on the agenda.
   - **a)** Approval of Minutes – Regular Monthly Board Meeting Minutes October 22, 2025
   - **b)** Approval of Bills Paid – October 2025

4) **REPORTS**
   - **a)** Treasurer's Financial Reports **(BUCKERT)** – October 2025
   - **b)** Administrator's Report **(BUCKERT)** – October 2025
   - **c)** Investment Report **(BUCKERT)** – October 2025
   - **d)** Fire Chief's Report **(CROFT)** – October 2025

5) **DISCUSSION OF AND POSSIBLE ACTION ON THE FOLLOWING (BUCKERT/STUART)** – The Board will discuss and consider possible action on the following:
   - **a)** Budget Committee Meeting Calendar
   - **b)** Audit Committee Meeting Calendar
   - **c)** 2026 Commission Meeting Calendar
   - **d)** Approval of VMIG Board Recommendation for Plan Year 2026 Insurance Carriers

6) **DISCUSSION OF AND POSSIBLE ACTION REGARDING PRESENTATION OF 2024 AUDIT (BUCKERT)** - The Board of Commissioners will discuss and take any action necessary related to accepting the 2024 financial audit report.

7) **DISCUSSION OF AND POSSIBLE ACTION REGARDING A BLOCKER APPARATUS (CROFT)** –The Board of Commissioners will discuss and take any action necessary related to acquisition and use of a blocker apparatus for traffic accidents.

8) **DISCUSSION OF AND POSSIBLE ACTION REGARDING CHIEF MILLER'S RIDE OUT TIME (CROFT/STUART)** - The Board of Commissioners will discuss and take any action necessary related to paying out Chief Miller's accrued time and benefits on the January 15, 2026, paycheck.

I certify that the agenda for the 19th of November 2025 Regular Monthly Board Meeting was posted at the fire department this the 14th day of November 2025, at 1:00 P.M. – Amy Buckert, Administrator/Finance Director.

The facility is wheelchair-accessible and accessible parking is available. Requests for accommodations or interpretive services must be made at least forty-eight (48) hours prior to this meeting. Please contact the Fire Chief's Office at (713) 468-7941 for further information.

9) **DISCUSSION OF AND POSSIBLE ACTION REGARDING BUDGET LINE ITEMS (BUCKERT) –** The Board of Commissioners will discuss and take any action necessary related to adjusting budget line items that exceed $10,000 over budget.

10) **DISCUSSION OF AND POSSIBLE ACTION REGARDING PAST FINANCIAL MATTERS (MORRIS)** - The Board of Commissioners will discuss and take any action necessary related to past financial matters, the resulting forensic audit, and steps toward resolution.

11) **DISCUSSION OF AND POSSIBLE ACTION REGARDING DECEMBER'S MONTHLY MEETING (RAMEY) –** The Board of Commissioners will discuss and take any action necessary related to holding the regularly scheduled December meeting.

12) **FUTURE TOPICS**

13) **NEXT MEETING DATE**

DECEMBER 17, 2025

14) **ADJOURNMENT**

I certify that the agenda for the 19th of November 2025 Regular Monthly Board Meeting was posted at the fire department this the 14h day of November 2025, at 1:00 P.M. – Amy Buckert, Administrator/Finance Director.

The facility is wheelchair-accessible and accessible parking is available. Requests for accommodations or interpretive services must be made at least forty-eight (48) hours prior to this meeting. Please contact the Fire Chief's Office at (713) 468-7941 for further information.

VILLAGE FIRE DEPARTMENT

REGULAR MONTHLY BOARD MEETING MINUTES

Wednesday, October 22, 2025, 6:00 P.M

1. CALL TO ORDER

A regular fire commission meeting of the Village Fire Department was held on Wednesday, October 22, 2025, at 901 Corbindale, Houston, Texas 77024. It began at 6:01 p.m. and was presided over by Dan Ramey. The secretary was present.

Present & Voting Were:

5. City of Piney Point Village	Commissioner Dan Ramey, Chair
4. City of Spring Valley Village	Commissioner John Lisenby, Vice Chair
1. City of Hunters Creek	Commissioner Rob Adams, Treasurer
2. City of Hilshire Village	Mayor Robert (Bob) Buesinger, Secretary
6. City of Bunker Hill Village	Commissioner Josh Pratt
3. City of Hedwig Village	Commissioner Matt Woodruff

Present Were:

City of Piney Point Village	Alternate Henry Kollenberg
City of Spring Valley Village	Alternate Steve Bass
City of Bunker Hill Village	Alternate Clara Towsley
City of Hilshire Village	Alternate Mike Garofalo
City of Hedwig Village	Alternate Patrick Breckon
Village Fire Department	Fire Chief, Brian Croft
Administrative Staff	Amy Buckert, Administrator/Finance Director, Katherine Stuart, Administrative Specialist
Randle Law Firm	Attorney Brandon Morris

Not Present Were:

City of Hunters Creek	Alternate John DeWitt

1. COMMENTS FROM THE PUBLIC – Comments are limited to 3 minutes each.

No comments

2. CONSENT AGENDA – All Consent Agenda items listed are considered to be routine by the Board of Commissioners and will be enacted by one motion. There will be no separate discussion of these items unless a Board Member requests, in which event the item will be removed from the Consent Agenda and considered in its normal sequence on the agenda.

A. Approval of Minutes – Regular Monthly Board Meeting Minutes September 24, 2025

B. Approval of Bills Paid – September 2025

There was a motion to approve the consent agenda.

Motion: Woodruff
Second: Pratt
Unanimously approved

3. REPORTS

- **A.** Treasurer's Financial Reports – September 2025
- **B.** Administrator's Report – September 2025
- **C.** Investment Report – September 2025
- **D.** Fire Chief's Report – September 2025

The Administrator/Finance Director reviewed the financials and the Investment Report with the Commission, including her report and graphs (attached).

The Chief reviewed his numbers and the graph with the Commission (attached). He explained that staff is revamping the reports going out to the Commission and asked for patience as we finalize a format. He invited the Commissioners to stay after the meeting to look at the new Deputy Chief vehicle.

Chief Croft advised that the training tower was nearly done, with the exception of a few punch list items, and the generator was to be delivered this week. Once at the station, the installer will be contacted and the will start scheduling about three to four weeks out for it to be complete on the install.

4. **<u>DISCUSSION OF AND POSSIBLE ACTION REGARDING CHIEF MILLER'S RIDE OUT TIME</u>** - The Board of Commissioners will discuss and take any action necessary related to paying out Chief Miller's accrued time and benefits on the January 15, 2026, paycheck.

The Chair reminded the Commission that Chief Miller was staying on until December 31 as the emergency management coordinator for all of the cities. At that point the Department will pay Chief Miller on the January 15th payroll all that he's got for vacation and sick and everything else.

5. **<u>DISCUSSION OF AND POSSIBLE ACTION REGARDING 2025 AUDIT PRICING AND AWARD OF CONTRACT TO BROOKSWATSON</u>** - The Board of Commissioners will discuss and take any action necessary related to bids/qualifications received on the annual Department audit.

The Administrator/Finance Director presented the proposed price given by BrooksWatson to the Department for the 2025 Audit. She noted that the proposed price of $21,560 was below the audit price of $23,875 from the 2024 Audit engagement letter presented by Crowe. She also noted for the Board that the representative from the firm had met with her remotely while she was hospitalized, helping to secure a strategy for moving forward with the 2025 Audit and items to secure in advance from the 2024 Audit.

There was a motion to have the Administrator/Finance Director work with BrooksWatson to finalize the engagement letter and prepare for the Chair's signature.

Motion: Pratt
Second: Bass
Unanimously approved

6. **<u>DISCUSSION OF AND POSSIBLE ACTION REGARDING PAST FINANCIAL MATTERS</u>** - The Board of Commissioners will discuss and take any action necessary related to past financial matters, the resulting forensic audit, and steps toward resolution.

The Department Attorney shared that he checks in weekly with the District Attorney's office but has not had an update in a couple months. There has been no update online either. The Board requested that the Department Attorney continue to follow up and try to obtain an update, as they would like the matter closed out by December 31.

There was no action on this item.

7. **<u>DISCUSSION OF AND POSSIBLE ACTION REGARDING TIMING AND PAYMENT OF 2024 AUDIT</u>** - The Board of Commissioners will discuss and take any action necessary related to 2024 financial audit and related matters.

The Administrator/Finance Director told the Commission that to date the Department has paid just under $18,000 toward the audit work. The original contract was for $23,875, but she reminded the Commission that Crowe had anticipated an additional 30% or more for the extra work resulting from the Department's fraud issue. She stated that she had not heard any updated numbers surrounding that. She stated that they are still sending requests for documents, and she is still attempting to respond same-day. She said that was possibly a sign they were trying to wrap up the work, but she had not received a status update.

There was no action taken.

8. **<u>DISCUSSION OF AND POSSIBLE ACTION REGARDING APPOINTMENT OF INVESTMENT COMMITTEE</u>** - The Board of Commissioners will discuss and take any action necessary related to the acquisition or purchase of a boat.

The Administrator/Finance Director noted that this was a follow up from August's adoption of the Investment Policy. Having an Investment Committee ensures compliance with the policy and will assist the Department in mazimizing the returns received on existing cash. She presented the Board with a list in their packets of who's on what committees. The Board Chair requested a motion to have Rob Adams and Josh Pratt serve on the Investment Committee. The Administrator/Finance Director informed the group that the meetings can be done after hours or virtually, whatever works for the Committee.

There was a motion to have Rob Adams (backup John DeWitt) and Josh Pratt serve on the Investment Committee.

Motion: Bass
Second: Buesinger
Unanimously approved

9. **<u>EXECUTIVE SESSION</u>** - The Board of Commissioners will retire into Executive Session as authorized by Chapter 551; Texas Government Code, to seek legal advice related to the following matters:

A. Executive session pursuant to Texas Government Code Section 551.074 authorizing a governmental body to deliberate the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a public officer or employee;

1. Chief
    a) Strategic Plan
2. Administrative Support Position
3. Captain
4. Firemedic

B. Executive session pursuant to Section 551.071 consultation with attorney regarding pending or contemplated litigation.

There was a motion to recess into Executive Session at 6:42 pm.

Motion: Pratt
Second: Woodruff
Unanimously approved

10. **RECONVENE OPEN SESSION –** The Board of Directors will consider and take any actions necessary on items discussed in Executive Session.

The Board reconvened back in general session at 7:11 pm.

No action was taken.

11. **FUTURE TOPICS**

12. **NEXT MEETING DATE**
November 19, 2025

13. **ADJOURNMENT**

There was a motion to adjourn at 7:13 pm.

Motion: Woodruff
Second: Buesinger
Unanimously approved

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
12025 12025 BUCKERT, AMY (4705) - 2					
	Namecheap	NAME-CHEAP.COM* RFUEEV WWW.NAMECHEAPAZ US	9.88	10/03/2025	General Fund
		TEXAS MUNICIPAL LEAGUE 512-231-7400 TX US	45.00	10/08/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	650.00	10/15/2025	General Fund
	Adobe	Adobe Inc 800-8336687 CA US	259.67	10/18/2025	General Fund
	Amazon	AMAZON MKTPL*NU95K31R0 Amzn.com/billWA US	42.48	10/19/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	95.00	10/21/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	95.00	10/21/2025	General Fund
	Jersey Mike's	EZCATER*JERSEY MIKES S 800-488-1803 MA US	211.43	10/23/2025	General Fund
	Turboscribe	TURBOSCRIBE.AI TURBOSCRIBE.AWA US	20.00	10/28/2025	General Fund
Total for 12025 12025 BUCKERT, AMY (4705) - 2			**$1,428.46**		
17225 Office Software					
	Namecheap	NAME-CHEAP.COM* RFUEEV WWW.NAMECHEAPAZ US	9.88	10/03/2025	General Fund
	Turboscribe	TURBOSCRIBE.AI TURBOSCRIBE.AWA US	20.00	10/28/2025	General Fund
	Namecheap	NAME-CHEAP.COM* 1YSXTO WWW.NAMECHEAPAZ US	16.18	10/12/2025	General Fund
Total for 17225 Office Software			**$46.06**		
17185 Admin. Training & Certification Fees					
		TEXAS MUNICIPAL LEAGUE 512-231-7400 TX US	45.00	10/08/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	650.00	10/15/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	95.00	10/21/2025	General Fund
		GOVERNMENT FINANCE OFF 312-5784406 IL US	95.00	10/21/2025	General Fund
Total for 17185 Admin. Training & Certification Fees			**$885.00**		
17211 Adobe					
	Adobe	Adobe Inc 800-8336687 CA US	259.67	10/18/2025	General Fund
	Adobe	ADOBE INC. 408-536-6000 CA US	46.53	10/22/2025	General Fund
Total for 17211 Adobe			**$306.20**		
17205 Office Supplies					
	Amazon	AMAZON MKTPL*NU95K31R0 Amzn.com/billWA US	42.48	10/19/2025	General Fund
	Office Depot	OFFICE DEPOT #15 HOUSTON TX US	549.99	10/27/2025	General Fund
Total for 17205 Office Supplies			**$592.47**		
17401 VFD Fire Commission & Meeting Expenses					
	Jersey Mike's	EZCATER*JERSEY MIKES S 800-488-1803 MA US	211.43	10/23/2025	General Fund
Total for 17401 VFD Fire Commission & Meeting Expenses			**$211.43**		
12035 12035 MILLER, TIMOTHY (2075) - 2					
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	228.85	10/13/2025	General Fund
	Academy Sports	ACADEMY SPORTS #10 HOUSTON TX US	49.98	10/16/2025	General Fund
	Lowe's	LOWES #01058* HOUSTON TX US	20.94	10/16/2025	General Fund
	Lowe's	LOWES #01058* HOUSTON TX US	6.98	10/16/2025	General Fund
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	947.40	10/17/2025	General Fund
	Texas Fire Chiefs Association	TEXAS COMM FIRE PROT 512-936-3838 TX US	2,822.36	10/29/2025	General Fund
	Amazon	AMAZON MKTPL*NK95J1FO1 Amzn.com/billWA US Order Summary 111-6136601-1722642 mattress pads Sandifer T Miller CC $444.82	444.82	10/30/2025	General Fund
Total for 12035 12035 MILLER, TIMOTHY (2075) - 2			**$4,521.33**		
17177 Fire Marshal Training & Certification Fees					
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	228.85	10/13/2025	General Fund
	Academy Sports	ACADEMY SPORTS #10 HOUSTON TX US	97.37	10/07/2025	General

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
					Fund
		BUFFALO WILD WNGS 0598 HUNTSVILLE TX US	46.41	10/14/2025	General Fund
		HUMPHREY'S HUNTSVILLE TX US	60.00	10/15/2025	General Fund
	Texas Fire Chiefs Association	TEXAS FIRE CHIEFS ASSOCIA512-9397277 TX US	300.00	10/24/2025	General Fund
		TST*CLEAR SPRINGS RESTAU New BraunfelsTX US	24.30	10/29/2025	General Fund
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	479.20	10/31/2025	General Fund
Total for 17177 Fire Marshal Training & Certification Fees			**$1,236.13**		
17010 Ambulance Medical Supplies					
	Academy Sports	ACADEMY SPORTS #10 HOUSTON TX US	49.98	10/16/2025	General Fund
	Lowe's	LOWES #01058* HOUSTON TX US	20.94	10/16/2025	General Fund
	Lowe's	LOWES #01058* HOUSTON TX US	6.98	10/16/2025	General Fund
	Henry Schein	AR-EFT HENRY SCHEIN, INCCD 0 AR-EFT HENRY SCHEIN, INCCD 02592877 1796195 REF*6O*179	1,069.94	10/22/2025	General Fund
Total for 17010 Ambulance Medical Supplies			**$1,147.84**		
17170 Fire Training					
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	947.40	10/17/2025	General Fund
	Texas Fire Chiefs Association	TEXAS COMM FIRE PROT 512-936-3838 TX US	2,822.36	10/29/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
	Employee Reimbursement	T. Miller reimbursement - Payroll Tracking ID:3185523	289.76	10/23/2025	General Fund
	Employee Reimbursement	Sandifer reimbursement - Payroll Tracking ID:3185339	733.88	10/23/2025	General Fund
Total for 17170 Fire Training			**$4,793.40**		
17030 Building Maintenance					
	Amazon	AMAZON MKTPL*NK95J1FO1 Amzn.com/billWA US Order Summary 111-6136601-1722642 mattress pads Sandifer T Miller CC $444.82	444.82	10/30/2025	General Fund
Total for 17030 Building Maintenance			**$444.82**		
12045 12045 DEPAUL, FRANK (4657) - 2					
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	414.54	10/03/2025	General Fund
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	559.01	10/14/2025	General Fund
	Office Depot	OFFICE DEPOT #15 HOUSTON TX US	549.99	10/27/2025	General Fund
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	262.78	10/27/2025	General Fund
Total for 12045 12045 DEPAUL, FRANK (4657) - 2			**$1,786.32**		
17035 Station Supplies					
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	414.54	10/03/2025	General Fund
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	559.01	10/14/2025	General Fund
	Sam's Club	SAMSCLUB.COM 888-746-7726 AR US	262.78	10/27/2025	General Fund
	Home Depot	station supplies from home depot bathroom cleaner	248.66	10/14/2025	General Fund
Total for 17035 Station Supplies			**$1,484.99**		
11010 GENERAL FUND (2634)					
	8x8		-450.31	10/01/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_1e2f9ae Village F	-4,297.14	10/01/2025	General Fund
	TMRS		-63,692.81	10/02/2025	General Fund
	IRS		-66,908.78	10/03/2025	General Fund
	PS Lightwave	WEBPAYMENT PSLIGHTWAVEINC WEB invoice 42688 for October 2025 service	-1,015.58	10/03/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_732cd66 Village F	-83,905.70	10/03/2025	General Fund
	QuickBooks Payments	QBooks Onl INTUIT * CCD 9 QBooks Onl INTUIT * CCD 9701172 VILLAGE FIRE D	-293.15	10/06/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_ae0dbab Village F	-22,500.00	10/06/2025	General Fund
	Child Support	CHILDSUPP Texas SDU CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352 VILLAGE FIRE D	-2,287.43	10/08/2025	General Fund
aec88a798bd745d6	Language Line		-2.90	10/09/2025	General Fund
	FirstNet		-511.37	10/09/2025	General Fund
	ENGIE		-3,427.72	10/09/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_e07bcc4 Village F	-886.08	10/09/2025	General Fund
	Starlink	STARLINK I STARLINK INTERNECCD S STARLINK I STARLINK INTERNECCD ST-W9X0X2Q1C2W1 VILLAGE	-65.00	10/09/2025	General Fund
	IRS	USATAXPYMT IRS CCD X USATAXPYMT IRS CCD XXXXXXXXXXX1279 VILLAGE FIRE D	-16,634.17	10/09/2025	General Fund
	IRS	USATAXPYMT IRS CCD X USATAXPYMT IRS CCD XXXXXXXXXXX0119 VILLAGE FIRE D	-15,473.67	10/09/2025	General Fund
	IRS	USATAXPYMT IRS CCD X USATAXPYMT IRS CCD XXXXXXXXXXX1769 VILLAGE FIRE D	-15,135.11	10/09/2025	General Fund
	IRS	USATAXPYMT IRS CCD X USATAXPYMT IRS CCD XXXXXXXXXXX4679 VILLAGE FIRE D	-14,827.10	10/09/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_d73a307 Village F	-2,205.00	10/09/2025	General Fund
	Kotapay/Village WIRE	WIRE TO REF 427 Kotapay/Village WIRE TO REF 427 Kotapay/Village Fire	-178,976.13	10/10/2025	General Fund
	Howard Miller	Payroll Tracking ID:3072712 H. Miller monthly phone allowance	-57.00	10/10/2025	General Fund
	Nationwide		-2,192.00	10/14/2025	General Fund
	Nationwide		-7,779.00	10/14/2025	General Fund
			-1,250.00	10/14/2025	General

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
					Fund
947c89adba26477f	Henry Schein		-348.67	10/14/2025	General Fund
	O'Reilly Auto Parts	paid online in O'Reilly payment portal	-592.27	10/14/2025	General Fund
	Home Depot	paid online through portal. invoice #9544399 and #9544399	-248.66	10/14/2025	General Fund
	MVWA		-189.15	10/14/2025	General Fund
	Legal Shield		-146.50	10/14/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_28333ff Village F	-2,965.55	10/14/2025	General Fund
	Americhex, Inc.	BILLING NATPAY-13717494 CCD 1 BILLING NATPAY-13717494 CCD 13717494 VILLAGE FIRE D	-866.75	10/14/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_cf93b4b Village F	-15,103.71	10/15/2025	General Fund
	Aflac		-938.07	10/16/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_c256a7a Village F	-100.56	10/16/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_e45bdf5 Village F	-15,089.00	10/17/2025	General Fund
	VMIG		-94,528.56	10/17/2025	General Fund
b5acf23e38b94e32	Texas Pride Disposal		-198.58	10/20/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_c5e2b64 Village F	-2,195.40	10/20/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_fee4c24 Village F	-954.04	10/21/2025	General Fund
	Henry Schein	AR-EFT HENRY SCHEIN, INCCD 0 AR-EFT HENRY SCHEIN, INCCD 02592877 1796195 REF*6O*179	-1,069.94	10/22/2025	General Fund
	IRS		-66,156.59	10/22/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
	Child Support	CHILDSUPP Texas SDU CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352 VILLAGE FIRE D	-2,287.43	10/23/2025	General Fund
	Employee Reimbursement	T. Miller reimbursement - Payroll Tracking ID:3185523	-289.76	10/23/2025	General Fund
	Employee Reimbursement	Sandifer reimbursement - Payroll Tracking ID:3185339	-733.88	10/23/2025	General Fund
	Employee Reimbursement	Aranda reimbursement - Payroll Tracking ID:3184840	-96.00	10/23/2025	General Fund
	Employee Reimbursement	Gamez reimbursement - Payroll Tracking ID:3184847	-174.34	10/23/2025	General Fund
	Employee Reimbursement	Edmonds reimbursement - Payroll Tracking ID:3184851	-126.00	10/23/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_9e615e2 Village F	-154.99	10/23/2025	General Fund
9dea4d051bbd4ec2	Henry Schein		-534.81	10/24/2025	General Fund
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9459 0000VILLAG	-739.83	10/24/2025	
	Comcast	CABLE SVCS COMCAST-XFINITY 02100 CABLE SVCS COMCAST-XFINITY XXXXXXXX9170505 PPD	-596.59	10/24/2025	General Fund
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9463 0000VILLAG	-317.83	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9465 0000VILLAG	-2,390.48	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9461 0000VILLAG	-1,281.88	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9466 0000VILLAG	-92.00	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9464 0000VILLAG	-635.00	10/24/2025	
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_1f01f6d Village F	-2,430.00	10/24/2025	General Fund
	FedEx	Shipping expense to BoundTree Purchase made by R. Noskrent	-76.02	10/27/2025	General Fund
edc435ea3dd94fd4	Henry Schein		-49.10	10/28/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_15040b4 Village F	-1,770.04	10/28/2025	General Fund
	Center Point Energy	ENT ACH DR CPENERGY ENTEX 021000 ENT ACH DR CPENERGY ENTEX XXXXXXXX1841057 PPD	-251.97	10/29/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_b5432fc Village F	-83,669.78	10/29/2025	General Fund
		Payroll Tracking ID:3199931 payroll separate ACH for S.Rodgers (direct deposit change timing) PPE10252025	-2,177.60	10/29/2025	General Fund
	Kotapay/Village WIRE	WIRE TO REF 332 Kotapay/Village WIRE TO REF 332 Kotapay/Village Fire	-173,703.03	10/29/2025	General Fund
		Payroll Tracking ID:3113116 operations (ABC shifts) meal allowance for November 2025	-3,833.31	10/29/2025	General Fund
	Dr. Hutch Stilgenbauer	ACH Payments Tracking ID:31177 2 ACH Payments Tracking ID:31177 25	-1,250.00	10/29/2025	General Fund
	Nationwide		-2,192.00	10/30/2025	General Fund
	Nationwide		-7,779.00	10/30/2025	General Fund
			-1,250.00	10/30/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_da3b074 Village F	-22,632.00	10/30/2025	General Fund
	Aflac		-938.07	10/31/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_51d49b4 Village F	-73,205.00	10/31/2025	General Fund
	8x8	7ZWM3KV 8X8 CCD X 7ZWM3KV 8X8 CCD X7YG Village Fire D	-451.43	10/31/2025	General Fund
Total for 11010 GENERAL FUND (2634)			**-$1,094,574.32**		
Accounts Payable (A/P)					
	8x8		-450.31	10/01/2025	General Fund
	TMRS		-63,692.81	10/02/2025	General Fund
	IRS		-66,908.78	10/03/2025	General Fund
aec88a798bd745d6	Language Line		-2.90	10/09/2025	General Fund
	FirstNet		-511.37	10/09/2025	General Fund
	ENGIE		-3,427.72	10/09/2025	General Fund
947c89adba26477f	Henry Schein		-348.67	10/14/2025	General Fund
	MVWA		-189.15	10/14/2025	General Fund
	Legal Shield		-146.50	10/14/2025	General Fund
	Aflac		-938.07	10/16/2025	General Fund
b5acf23e38b94e32	Texas Pride Disposal		-198.58	10/20/2025	General Fund
	IRS		-66,156.59	10/22/2025	General Fund
9dea4d051bbd4ec2	Henry Schein		-534.81	10/24/2025	General Fund
edc435ea3dd94fd4	Henry Schein		-49.10	10/28/2025	General Fund
	Aflac		-938.07	10/31/2025	General Fund
CARD-003	NAAC		-99.00	10/24/2025	General Fund
CARD-004	Tipalti Card Transaction		-99.00	10/29/2025	General Fund
dca7b10724334ec3	Bound Tree		-362.99	10/01/2025	
ea940f4eba7340ec	Jon's Fire Apparatus, LLC		-5,280.00	10/01/2025	Capital Replacement Fund
b40adadbf9894c39	Siddons-Martin Emergency Group		-392.50	10/06/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
b9815051a7d64d25	Accutek		-3,066.79	10/06/2025	General Fund
944717a45b4441b6	Siddons-Martin Emergency Group		-837.85	10/06/2025	General Fund
fdc6c94c0fe24ac3	Frank Comiskey Agency, Inc.		-36,000.00	10/08/2025	General Fund
3fe39bd158804d8d	Central States Diesel Generators (Patrick Paden)		-37,150.00	10/08/2025	General Fund
0c56c1a031b74dcf	The Knox Company		-533.01	10/08/2025	General Fund
1ed89916dbb54df1	Metro Fire		-10,219.70	10/08/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
054537aa-0b5d-49c4-be	Tipalti		-2.99	10/08/2025	
3d58c7dc26b3461b	Jon's Fire Apparatus, LLC		-22,500.00	10/09/2025	Capital Replacement Fund
ca63a764fa124b56	Mac Haik Dealership		-188.08	10/15/2025	General Fund
7070bffd767943e9	Professional Welding Supply		-186.01	10/15/2025	General Fund
43372202c64e4e0c	Kilgore Industries		-509.00	10/15/2025	General Fund
e83d17a2-3e78-4ec0-b8	Tipalti		-2.99	10/15/2025	
1fd1fbfb9238461a	Randle Law Office		-2,205.00	10/15/2025	General Fund
b9fd1c762a0f4524	Oliver, Rainey, & Wojtek, LLP		-2,970.00	10/17/2025	General Fund
ec0fbd2c507d45c7	Bound Tree		-617.97	10/20/2025	General Fund
b0981d4d641f44a7	Allied Breathing Air		-1,030.63	10/20/2025	General Fund
b122e50b01da46d5	3L Energy Solutions		-13,387.31	10/20/2025	General Fund
2d32e5bd0ce14ca2	Professional Welding Supply		-64.81	10/20/2025	General Fund
7fe4dd00-732f-4de9-8c	Tipalti		-2.99	10/20/2025	
8016bcdc64f9413d	Impact Promotional Services		-15,089.00	10/22/2025	General Fund
c66c549f-5333-4f97-83	Tipalti		-100.56	10/22/2025	
9f71bfb681f64c22	Kilgore Industries		-2,195.40	10/23/2025	General Fund
a83ccd7c-7a69-4d42-ae	Tipalti		-2.99	10/24/2025	
0e01caa1e226442e	ElevatorKeys.com		-154.99	10/28/2025	General Fund
1c0a9d34840a4dd8	Kilgore Industries		-2,430.00	10/29/2025	General Fund
fac4cdda7b493c_4	Holt Truck Centers		-954.04	10/29/2025	General Fund
64732f4bf8c143e9	Siddons-Martin Emergency Group		-1,376.94	10/31/2025	General Fund
87e6d646b99b484f	Loftin Equipment Co.		-393.10	10/31/2025	General Fund
Total for Accounts Payable (A/P)			**-$364,899.07**		
Tipalti Clearing Account					
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_1e2f9ae Village F	4,297.14	10/01/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_732cd66 Village F	83,905.70	10/03/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_ae0dbab Village F	22,500.00	10/06/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_e07bcc4 Village F	886.08	10/09/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_d73a307 Village F	2,205.00	10/09/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_28333ff Village F	2,965.55	10/14/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_cf93b4b Village F	15,103.71	10/15/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_c256a7a Village F	100.56	10/16/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_e45bdf5 Village F	15,089.00	10/17/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_c5e2b64 Village F	2,195.40	10/20/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_fee4c24 Village F	954.04	10/21/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_9e615e2 Village F	154.99	10/23/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_1f01f6d Village F	2,430.00	10/24/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_15040b4 Village F	1,770.04	10/28/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_b5432fc Village F	83,669.78	10/29/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_da3b074 Village F	22,632.00	10/30/2025	General Fund
	Tipalti	EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_51d49b4 Village F	73,205.00	10/31/2025	General Fund
dca7b10724334ec3	Bound Tree		-362.99	10/01/2025	
ea940f4eba7340ec	Jon's Fire Apparatus, LLC		-5,280.00	10/01/2025	Capital Replacement Fund
b40adadbf9894c39	Siddons-Martin Emergency Group		-392.50	10/06/2025	General Fund
b9815051a7d64d25	Accutek		-3,066.79	10/06/2025	General Fund
944717a45b4441b6	Siddons-Martin Emergency Group		-837.85	10/06/2025	General Fund
fdc6c94c0fe24ac3	Frank Comiskey Agency, Inc.		-36,000.00	10/08/2025	General Fund
3fe39bd158804d8d	Central States Diesel Generators (Patrick Paden)		-37,150.00	10/08/2025	General Fund
0c56c1a031b74dcf	The Knox Company		-533.01	10/08/2025	General Fund
1ed89916dbb54df1	Metro Fire		-10,219.70	10/08/2025	General Fund
054537aa-0b5d-	Tipalti		-2.99	10/08/2025	

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
49c4-be					
3d58c7dc26b3461b	Jon's Fire Apparatus, LLC		-22,500.00	10/09/2025	Capital Replacement Fund
ca63a764fa124b56	Mac Haik Dealership		-188.08	10/15/2025	General Fund
7070bffd767943e9	Professional Welding Supply		-186.01	10/15/2025	General Fund
43372202c64e4e0c	Kilgore Industries		-509.00	10/15/2025	General Fund
e83d17a2-3e78-4ec0-b8	Tipalti		-2.99	10/15/2025	
1fd1fbfb9238461a	Randle Law Office	5136-1	-2,205.00	10/15/2025	General Fund
b9fd1c762a0f4524	Oliver, Rainey, & Wojtek, LLP		-2,970.00	10/17/2025	General Fund
ec0fbd2c507d45c7	Bound Tree		-617.97	10/20/2025	General Fund
b0981d4d641f44a7	Allied Breathing Air		-1,030.63	10/20/2025	General Fund
b122e50b01da46d5	3L Energy Solutions		-13,387.31	10/20/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
2d32e5bd0ce14ca2	Professional Welding Supply		-64.81	10/20/2025	General Fund
7fe4dd00-732f-4de9-8c	Tipalti		-2.99	10/20/2025	
8016bcdc64f9413d	Impact Promotional Services		-15,089.00	10/22/2025	General Fund
c66c549f-5333-4f97-83	Tipalti		-100.56	10/22/2025	
9f71bfb681f64c22	Kilgore Industries		-2,195.40	10/23/2025	General Fund
a83ccd7c-7a69-4d42-ae	Tipalti		-2.99	10/24/2025	
0e01caa1e226442e	ElevatorKeys.com		-154.99	10/28/2025	General Fund
1c0a9d34840a4dd8	Kilgore Industries		-2,430.00	10/29/2025	General Fund
fac4cdda7b493c_4	Holt Truck Centers		-954.04	10/29/2025	General Fund
64732f4bf8c143e9	Siddons-Martin Emergency Group		-1,376.94	10/31/2025	General Fund
87e6d646b99b484f	Loftin Equipment Co.		-393.10	10/31/2025	General Fund
Total for Tipalti Clearing Account			**$173,856.35**		
17040 IP Address VPN (PS Lightwave)					
	PS Lightwave	WEBPAYMENT PSLIGHTWAVEINC WEB	1,015.58	10/03/2025	General Fund
Total for 17040 IP Address VPN (PS Lightwave)			**$1,015.58**		
17223 Accounting (QuickBooks)					
	QuickBooks Payments	QBooks Onl INTUIT * CCD 9 QBooks Onl INTUIT * CCD 9701172 VILLAGE FIRE D	293.15	10/06/2025	General Fund
Total for 17223 Accounting (QuickBooks)			**$293.15**		
12190 Special Employee W/H Payable					
	Child Support	CHILDSUPP Texas SDU VILLAGE FIRE D CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352	-2,287.43	10/08/2025	General Fund
	Child Support	CHILDSUPP Texas SDU VILLAGE FIRE D CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352	-2,287.43	10/23/2025	General Fund
Total for 12190 Special Employee W/H Payable			**-$4,574.86**		
17041 Internet & TV (Comcast & Starlink)					
	Starlink	STARLINK I STARLINK INTERNECCD S STARLINK I STARLINK INTERNECCD ST-W9X0X2Q1C2W1 VILLAGE	65.00	10/09/2025	General Fund
	Comcast	CABLE SVCS COMCAST-XFINITY 02100 CABLE SVCS COMCAST-XFINITY XXXXXXXX9170505 PPD	596.59	10/24/2025	General Fund
Total for 17041 Internet & TV (Comcast & Starlink)			**$661.59**		
16030 FICA Tax					
	IRS	USATAXPYMT IRS FIRE D CCD X USATAXPYMT IRS CCD XXXXXXXXXXX1279 VILLAGE	16,634.17	10/09/2025	General Fund
	IRS	USATAXPYMT IRS FIRE D CCD X USATAXPYMT IRS CCD XXXXXXXXXXX0119 VILLAGE	15,473.67	10/09/2025	General Fund
	IRS	USATAXPYMT IRS FIRE D CCD X USATAXPYMT IRS CCD XXXXXXXXXXX1769 VILLAGE	15,135.11	10/09/2025	General Fund
	IRS	USATAXPYMT IRS FIRE D CCD X USATAXPYMT IRS CCD XXXXXXXXXXX4679 VILLAGE	14,827.10	10/09/2025	General Fund
Total for 16030 FICA Tax			**$62,070.05**		
11080 Payroll Clearing					
	Kotapay/Village WIRE	WIRE TO REF 427 Kotapay/Village WIRE TO REF 427 Kotapay/Village Fire	178,976.13	10/10/2025	General Fund
		Payroll Tracking ID:3199931 payroll separate ACH for S.Rodgers (direct deposit change timing) PPE10252025	2,177.60	10/29/2025	General Fund
	Kotapay/Village WIRE	WIRE TO REF 332 Kotapay/Village WIRE TO REF 332 Kotapay/Village Fire	173,703.03	10/29/2025	General Fund
Total for 11080 Payroll Clearing			**$354,856.76**		
17042 Mobile Device Services					
	Howard Miller	Payroll Tracking ID:3072712 H. Miller monthly phone allowance	57.00	10/10/2025	General Fund
Total for 17042 Mobile Device Services			**$57.00**		
12140 Deferred Compensation					
	Nationwide	Nationwide Roth PPE10102025	-2,192.00	10/14/2025	General Fund
	Nationwide	Nationwide Salary Reduction PPE10102025	-7,779.00	10/14/2025	General Fund
		Valic PPE10102025	-175.00	10/14/2025	General Fund
	Nationwide	Nationwide Roth PPE10252025	-2,192.00	10/30/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
	Nationwide	Nationwide Salary Reduction PPE10252025	-7,779.00	10/30/2025	General Fund
		Valic PPE10252025	-175.00	10/30/2025	General Fund
Total for 12140 Deferred Compensation			**-$20,292.00**		
12160 Firefighters Dues					
		Union PPE10102025	-1,075.00	10/14/2025	General Fund
		Union PPE10252025	-1,075.00	10/30/2025	General Fund
Total for 12160 Firefighters Dues			**-$2,150.00**		
17099 Maintenance of Equipment					
	O'Reilly Auto Parts	fuel additives, tire shine, battery	592.27	10/14/2025	General Fund
Total for 17099 Maintenance of Equipment			**$592.27**		
17221 HRIS (UKG Workforce Ready/Americhex)					
	Americhex, Inc.	BILLING NATPAY-13717494 CCD 1 BILLING NATPAY-13717494 CCD 13717494 VILLAGE FIRE D	866.75	10/14/2025	General Fund
Total for 17221 HRIS (UKG Workforce Ready/Americhex)			**$866.75**		

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
12200 Supp. Life Ins. W/H					
	VMIG	VMIG October 2025	-1,706.51	10/17/2025	General Fund
Total for 12200 Supp. Life Ins. W/H			**-$1,706.51**		
16040 Basic Life, ADD, LTD Insurance					
	VMIG	VMIG October 2025	1,758.35	10/17/2025	General Fund
Total for 16040 Basic Life, ADD, LTD Insurance			**$1,758.35**		
12130 Employee Medical Plan 125					
	VMIG	VMIG October 2025	-12,892.02	10/17/2025	General Fund
Total for 12130 Employee Medical Plan 125			**-$12,892.02**		
16060 Health Insurance					
	VMIG	VMIG October 2025	78,171.68	10/17/2025	General Fund
Total for 16060 Health Insurance			**$78,171.68**		
17173 EMS Certification Fees					
	Employee Reimbursement	Aranda reimbursement - Payroll Tracking ID:3184840	96.00	10/23/2025	General Fund
	Employee Reimbursement	Edmonds reimbursement - Payroll Tracking ID:3184851	126.00	10/23/2025	General Fund
Total for 17173 EMS Certification Fees			**$222.00**		
17160 Fire Certification Fees					
	Employee Reimbursement	Gamez reimbursement - Payroll Tracking ID:3184847	174.34	10/23/2025	General Fund
Total for 17160 Fire Certification Fees			**$174.34**		
11090 Cash Transfers					
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9459 0000VILLAG	739.83	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9463 0000VILLAG	317.83	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9465 0000VILLAG	2,390.48	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9461 0000VILLAG	1,281.88	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9466 0000VILLAG	92.00	10/24/2025	
		ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9464 0000VILLAG	635.00	10/24/2025	
		Transfer XXX8337 to XXX2634: Tra Transfer XXX8337 to XXX2634: Transfer to cover payroll	100,000.00	10/07/2025	General Fund
		Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills 15th of	300,000.00	10/10/2025	General Fund
		Transfer XXX8337 to XXX2634:cash Transfer XXX8337 to XXX2634:cash transfer to pay VMIG	94,528.56	10/17/2025	General Fund
		Transfer XXX8337 to XXX2634: Mon Transfer XXX8337 to XXX2634: Monthly Meals Allowance T	3,833.31	10/27/2025	General Fund
		Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills end of m	300,000.00	10/27/2025	General Fund
		transfer to close Request per Am transfer to close Request per Amy Buckert	1,252,297.80	10/31/2025	General Fund
Total for 11090 Cash Transfers			**$2,056,116.69**		
17203 Shipping					
	FedEx	Shipping expense to BoundTree	76.02	10/27/2025	General Fund
Total for 17203 Shipping			**$76.02**		
17140 Utilities					
	Center Point Energy	ENT ACH DR CPENERGY ENTEX 021000 ENT ACH DR CPENERGY ENTEX XXXXXXXX1841057 PPD	251.97	10/29/2025	General Fund
Total for 17140 Utilities			**$251.97**		
16100 Meal Allowance					
		Payroll Tracking ID:3113116 operations (ABC shifts) meal allowance for November 2025	3,833.31	10/29/2025	General Fund
Total for 16100 Meal Allowance			**$3,833.31**		
17309 Medical Director Services					
	Dr. Hutch Stilgenbauer	ACH Payments Tracking ID:31177 2 ACH Payments Tracking ID:31177 25	1,250.00	10/29/2025	General Fund
Total for 17309 Medical Director Services			**$1,250.00**		
17219 Office Phones (8x8)					
	8x8	7ZWM3KV 8X8 CCD X 7ZWM3KV 8X8 CCD X7YG Village Fire D	451.43	10/31/2025	General Fund

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
Total for 17219 Office Phones (8x8)			**$451.43**		
12030 MARSHAL, FIRE (5283) - 2					
	Academy Sports	ACADEMY SPORTS #10 HOUSTON TX US	97.37	10/07/2025	General Fund
		BUFFALO WILD WNGS 0598 HUNTSVILLE TX US	46.41	10/14/2025	General Fund
		HUMPHREY'S HUNTSVILLE TX US	60.00	10/15/2025	General Fund
	Adobe	ADOBE INC. 408-536-6000 CA US	46.53	10/22/2025	General Fund
	Texas Fire Chiefs Association	TEXAS FIRE CHIEFS ASSOCIA512-9397277 TX US	300.00	10/24/2025	General Fund
		TST*CLEAR SPRINGS RESTAU New BraunfelsTX US	24.30	10/29/2025	General Fund
		SAN MARCOS EMBASSY SUI 512-3926450 TX US	479.20	10/31/2025	General Fund
Total for 12030 MARSHAL, FIRE (5283) - 2			**$1,053.81**		

Check Detail Report

Village Fire Department

October 2025

NUM	NAME	MEMO/DESCRIPTION	AMOUNT	TRANSACTION DATE	LOCATION
11020 SAVINGS (8337)					
		Transfer XXX8337 to XXX2634: Tra Transfer XXX8337 to XXX2634: Transfer to cover payroll	-100,000.00	10/07/2025	General Fund
		Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills 15th of	-300,000.00	10/10/2025	General Fund
		Transfer XXX8337 to XXX2634:cash Transfer XXX8337 to XXX2634:cash transfer to pay VMIG	-94,528.56	10/17/2025	General Fund
		Transfer XXX8337 to XXX2634: Mon Transfer XXX8337 to XXX2634: Monthly Meals Allowance T	-3,833.31	10/27/2025	General Fund
		Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills end of m	-300,000.00	10/27/2025	General Fund
		transfer to close Request per Am transfer to close Request per Amy Buckert	-1,252,297.80	10/31/2025	General Fund
Total for 11020 SAVINGS (8337)			**-$2,050,659.67**		
12050 STUART, KATHERINE (6240) - 2					
		DEMERIS CATERING 713-5297326 TX US food for B Shift awards day	543.90	10/11/2025	General Fund
	Namecheap	NAME-CHEAP.COM* 1YSXTO WWW.NAMECHEAPAZ US	16.18	10/12/2025	General Fund
		DEMERIS CATERING 713-5297326 TX US	772.05	10/25/2025	General Fund
Total for 12050 STUART, KATHERINE (6240) - 2			**$1,332.13**		
17403 VFD Employee Appreciation & Events					
		DEMERIS CATERING 713-5297326 TX US food for B Shift awards day	543.90	10/11/2025	General Fund
		DEMERIS CATERING 713-5297326 TX US	772.05	10/25/2025	General Fund
	Costco	COSTCO WHSE #0680 HOUSTON TX US	100.63	10/31/2025	General Fund
Total for 17403 VFD Employee Appreciation & Events			**$1,416.58**		
Tipalti Card Clearing - Village Fire Department - USD					
CARD-003	NAAC		-99.00	10/24/2025	General Fund
CARD-004	Tipalti Card Transaction		-99.00	10/29/2025	General Fund
Total for Tipalti Card Clearing - Village Fire Department - USD			**-$198.00**		
99103 VMIG (7773)					
	Gallagher	BILLPAY GALLABENE CCD B BILLPAY GALLABENE CCD BXXXXXXXX27826 VILLAGE FIRE D	-3,633.33	10/20/2025	VMIG
	United Healthcare	EDI PAYMTS UNITED HEALTHCARCTX 2 EDI PAYMTS UNITED HEALTHCARCTX XXXXXXXX9227 ISA*00* *0	-209,017.17	10/21/2025	VMIG
	The Hartford	PREMRMB766 HARTFORD LIFE ANCCD 7 PREMRMB766 HARTFORD LIFE ANCCD 766713 VILLAGE FIRE D R	-7,882.76	10/23/2025	VMIG
Total for 99103 VMIG (7773)			**-$220,533.26**		
99200 Insurance Payable Account					
	Gallagher	BILLPAY GALLABENE CCD B BILLPAY GALLABENE CCD BXXXXXXXX27826 VILLAGE FIRE D	-3,633.33	10/20/2025	VMIG
	United Healthcare	EDI PAYMTS UNITED HEALTHCARCTX 2 EDI PAYMTS UNITED HEALTHCARCTX XXXXXXXX9227 ISA*00* *0	-209,017.17	10/21/2025	VMIG
	The Hartford	PREMRMB766 HARTFORD LIFE ANCCD 7 PREMRMB766 HARTFORD LIFE ANCCD 766713 VILLAGE FIRE D R	-7,882.76	10/23/2025	VMIG
Total for 99200 Insurance Payable Account			**-$220,533.26**		
12060 WITT, STEVE (9719) - 2					
		PASS TRAINING PASSTESTING.CIN US	23.90	10/01/2025	General Fund
	Costco	COSTCO WHSE #0680 HOUSTON TX US	100.63	10/31/2025	General Fund
Total for 12060 WITT, STEVE (9719) - 2			**$124.53**		
17020 Dues & Subscriptions					
		PASS TRAINING PASSTESTING.CIN US	23.90	10/01/2025	General Fund
Total for 17020 Dues & Subscriptions			**$23.90**		
TOTAL			**-$1,233,602.28**		

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Transaction date	Transaction type	Vendor	Amount
10/01/2025	Expense	Tipalti	-4,297.14
10/01/2025	Expense	Tipalti	4,297.14
10/01/2025	Expense		23.90
10/01/2025	Expense		23.90
10/03/2025	Expense	PS Lightwave	-1,015.58
10/03/2025	Expense	PS Lightwave	1,015.58
10/03/2025	Expense	Tipalti	-83,905.70
10/03/2025	Expense	Tipalti	83,905.70
10/03/2025	Expense	Namecheap	9.88
10/03/2025	Expense	Namecheap	9.88
10/03/2025	Expense	Sam's Club	414.54
10/03/2025	Expense	Sam's Club	414.54
10/06/2025	Expense	QuickBooks Payments	-293.15
10/06/2025	Expense	QuickBooks Payments	293.15
10/06/2025	Expense	Tipalti	-22,500.00
10/06/2025	Expense	Tipalti	22,500.00
10/07/2025	Expense		-100,000.00
10/07/2025	Expense		100,000.00
10/07/2025	Expense	Academy Sports	97.37
10/07/2025	Expense	Academy Sports	97.37
10/08/2025	Expense	Child Support	-2,287.43
10/08/2025	Expense	Child Support	-2,287.43
10/08/2025	Expense		45.00
10/08/2025	Expense		45.00
10/09/2025	Expense	Tipalti	-886.08
10/09/2025	Expense	Tipalti	886.08
10/09/2025	Expense	Starlink	-65.00
10/09/2025	Expense	Starlink	65.00
10/09/2025	Expense	IRS	-16,634.17
10/09/2025	Expense	IRS	16,634.17
10/09/2025	Expense	IRS	-15,473.67
10/09/2025	Expense	IRS	15,473.67
10/09/2025	Expense	IRS	-15,135.11
10/09/2025	Expense	IRS	15,135.11
10/09/2025	Expense	IRS	-14,827.10
10/09/2025	Expense	IRS	14,827.10
10/09/2025	Expense	Tipalti	-2,205.00

10/09/2025	Expense	Tipalti	2,205.00
10/10/2025	Expense	Kotapay/Village WIRE	-178,976.13
10/10/2025	Expense	Kotapay/Village WIRE	178,976.13
10/10/2025	Expense	Howard Miller	-57.00
10/10/2025	Expense	Howard Miller	57.00
10/10/2025	Expense		-300,000.00
10/10/2025	Expense		300,000.00
10/11/2025	Expense		543.90
10/11/2025	Expense		543.90
10/12/2025	Expense	Namecheap	16.18
10/12/2025	Expense	Namecheap	16.18
10/14/2025	Expense	Nationwide	-2,192.00
10/14/2025	Expense	Nationwide	-2,192.00
10/14/2025	Expense	Nationwide	-7,779.00
10/14/2025	Expense	Nationwide	-7,779.00
10/14/2025	Expense		-1,250.00
10/14/2025	Expense		-1,075.00
10/14/2025	Expense		-175.00
10/14/2025	Expense	O'Reilly Auto Parts	-592.27
10/14/2025	Expense	O'Reilly Auto Parts	592.27
10/14/2025	Expense	Home Depot	-248.66
10/14/2025	Expense	Home Depot	248.66
10/14/2025	Expense	Tipalti	-2,965.55
10/14/2025	Expense	Tipalti	2,965.55
10/14/2025	Expense	Americhex, Inc.	-866.75
10/14/2025	Expense	Americhex, Inc.	866.75
10/14/2025	Expense		46.41
10/14/2025	Expense		46.41
10/14/2025	Expense	Sam's Club	559.01
10/14/2025	Expense	Sam's Club	559.01
10/15/2025	Expense	Tipalti	-15,103.71
10/15/2025	Expense	Tipalti	15,103.71
10/15/2025	Expense		650.00
10/15/2025	Expense		650.00
10/16/2025	Expense	Tipalti	-100.56
10/16/2025	Expense	Tipalti	100.56
10/16/2025	Expense	Academy Sports	49.98
10/16/2025	Expense	Academy Sports	49.98
10/16/2025	Expense	Lowe's	20.94
10/16/2025	Expense	Lowe's	20.94
10/16/2025	Expense	Lowe's	6.98
10/16/2025	Expense	Lowe's	6.98

10/17/2025	Expense	Tipalti	-15,089.00
10/17/2025	Expense	Tipalti	15,089.00
10/17/2025	Expense		-94,528.56
10/17/2025	Expense		94,528.56
10/17/2025	Expense	VMIG	-94,528.56
10/17/2025	Expense	VMIG	-1,706.51
10/17/2025	Expense	VMIG	1,758.35
10/17/2025	Expense	VMIG	-12,892.02
10/17/2025	Expense	VMIG	78,171.68
10/18/2025	Expense	Adobe	259.67
10/18/2025	Expense	Adobe	259.67
10/19/2025	Expense	Amazon	42.48
10/19/2025	Expense	Amazon	42.48
10/20/2025	Expense	Gallagher	-3,633.33
10/20/2025	Expense	Gallagher	-3,633.33
10/20/2025	Expense	Tipalti	-2,195.40
10/20/2025	Expense	Tipalti	2,195.40
10/21/2025	Expense	United Healthcare	-209,017.17
10/21/2025	Expense	United Healthcare	-209,017.17
10/21/2025	Expense		95.00
10/21/2025	Expense		95.00
10/21/2025	Expense		95.00
10/21/2025	Expense		95.00
10/21/2025	Expense	Tipalti	-954.04
10/21/2025	Expense	Tipalti	954.04
10/22/2025	Expense	Henry Schein	-1,069.94
10/22/2025	Expense	Henry Schein	1,069.94
10/22/2025	Expense	Adobe	46.53
10/22/2025	Expense	Adobe	46.53
10/23/2025	Expense	Child Support	-2,287.43
10/23/2025	Expense	Child Support	-2,287.43
10/23/2025	Expense	Howard Miller	-289.76
10/23/2025	Expense	Howard Miller	289.76
10/23/2025	Expense	Howard Miller	-733.88
10/23/2025	Expense	Howard Miller	733.88
10/23/2025	Expense	Howard Miller	-96.00
10/23/2025	Expense	Howard Miller	96.00
10/23/2025	Expense	Howard Miller	-174.34
10/23/2025	Expense	Howard Miller	174.34
10/23/2025	Expense	Howard Miller	-126.00
10/23/2025	Expense	Howard Miller	126.00
10/23/2025	Expense	The Hartford	-7,882.76
10/23/2025	Expense	The Hartford	-7,882.76

10/23/2025	Expense	Jersey Mike's	211.43
10/23/2025	Expense	Jersey Mike's	211.43
10/23/2025	Expense	Tipalti	-154.99
10/23/2025	Expense	Tipalti	154.99
10/24/2025	Expense		-739.83
10/24/2025	Expense		739.83
10/24/2025	Expense	Comcast	-596.59
10/24/2025	Expense	Comcast	596.59
10/24/2025	Expense		-317.83
10/24/2025	Expense		317.83
10/24/2025	Expense		-2,390.48
10/24/2025	Expense		2,390.48
10/24/2025	Expense		-1,281.88
10/24/2025	Expense		1,281.88
10/24/2025	Expense		-92.00
10/24/2025	Expense		92.00
10/24/2025	Expense		-635.00
10/24/2025	Expense		635.00
10/24/2025	Expense	Texas Fire Chiefs Association	300.00
10/24/2025	Expense	Texas Fire Chiefs Association	300.00
10/24/2025	Expense	Tipalti	-2,430.00
10/24/2025	Expense	Tipalti	2,430.00
10/25/2025	Expense		772.05
10/25/2025	Expense		772.05
10/27/2025	Expense	FedEx	-76.02
10/27/2025	Expense	FedEx	76.02
10/27/2025	Expense		-3,833.31
10/27/2025	Expense		3,833.31
10/27/2025	Expense		-300,000.00
10/27/2025	Expense		300,000.00
10/27/2025	Expense	Office Depot	549.99
10/27/2025	Expense	Office Depot	549.99
10/27/2025	Expense	Sam's Club	262.78
10/27/2025	Expense	Sam's Club	262.78
10/28/2025	Expense	Turboscribe	20.00
10/28/2025	Expense	Turboscribe	20.00
10/28/2025	Expense	Tipalti	-1,770.04
10/28/2025	Expense	Tipalti	1,770.04
10/29/2025	Expense	Center Point Energy	-251.97
10/29/2025	Expense	Center Point Energy	251.97
10/29/2025	Expense	Tipalti	-83,669.78
10/29/2025	Expense	Tipalti	83,669.78

10/29/2025	Expense		-2,177.60
10/29/2025	Expense		2,177.60
10/29/2025	Expense	Kotapay/Village WIRE	-173,703.03
10/29/2025	Expense	Kotapay/Village WIRE	173,703.03
10/29/2025	Expense		-3,833.31
10/29/2025	Expense		3,833.31
10/29/2025	Expense	Dr. Hutch Stilgenbauer	-1,250.00
10/29/2025	Expense	Dr. Hutch Stilgenbauer	1,250.00
10/30/2025	Expense	Nationwide	-2,192.00
10/30/2025	Expense	Nationwide	-2,192.00
10/30/2025	Expense	Nationwide	-7,779.00
10/30/2025	Expense	Nationwide	-7,779.00
10/30/2025	Expense		-1,250.00
10/30/2025	Expense		-1,075.00
10/30/2025	Expense		-175.00
10/30/2025	Expense	Tipalti	-22,632.00
10/30/2025	Expense	Tipalti	22,632.00

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October 2025

Memo
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ACADEMY SPORTS #10 HOUSTON TX US
ACADEMY SPORTS #10 HOUSTON TX US
CHILDSUPP Texas SDU CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352 VILLAGE FIRE D
CHILDSUPP Texas SDU CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352 VILLAGE FIRE D
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TEXAS MUNICIPAL LEAGUE 512-231-7400 TX US
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STARLINK I STARLINK INTERNECCD S STARLINK I STARLINK INTERNECCD ST-W9X0X2Q1C2W1 VILLAGE
STARLINK I STARLINK INTERNECCD S STARLINK I STARLINK INTERNECCD ST-W9X0X2Q1C2W1 VILLAGE
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WIRE TO REF 427 Kotapay/Village WIRE TO REF 427 Kotapay/Village Fire

WIRE TO REF 427 Kotapay/Village WIRE TO REF 427 Kotapay/Village Fire

Payroll Tracking ID:3072712 H. Miller monthly phone allowance

Payroll Tracking ID:3072712 H. Miller monthly phone allowance

Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills 15th of

Transfer XXX8337 to XXX2634:payr Transfer XXX8337 to XXX2634:payroll and bills 15th of

DEMERIS CATERING 713-5297326 TX US food for B Shift awards day

DEMERIS CATERING 713-5297326 TX US food for B Shift awards day

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NAME-CHEAP.COM* 1YSXTO WWW.NAMECHEAPAZ US

paid online in O'Reilly payment portal

paid online in O'Reilly payment portal

paid online through portal.
invoice #9544399 and #9544399

paid online through portal.
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BILLING NATPAY-13717494 CCD 1 BILLING NATPAY-13717494 CCD 13717494 VILLAGE FIRE D

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BUFFALO WILD WNGS 0598 HUNTSVILLE TX US

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SAMSCLUB.COM 888-746-7726 AR US

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ACADEMY SPORTS #10 HOUSTON TX US

ACADEMY SPORTS #10 HOUSTON TX US

LOWES #01058* HOUSTON TX US

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Transfer XXX8337 to XXX2634:cash Transfer XXX8337 to XXX2634:cash transfer to pay VMIG

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Adobe Inc   800-8336687 CA US

Adobe Inc   800-8336687 CA US

AMAZON MKTPL*NU95K31R0   Amzn.com/billWA US

AMAZON MKTPL*NU95K31R0   Amzn.com/billWA US

BILLPAY   GALLABENE   CCD B BILLPAY GALLABENE CCD BXXXXXXXX27826 VILLAGE FIRE D

BILLPAY   GALLABENE   CCD B BILLPAY GALLABENE CCD BXXXXXXXX27826 VILLAGE FIRE D

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AR-EFT   HENRY SCHEIN, INCCD 0 AR-EFT HENRY SCHEIN, INCCD 02592877 1796195 REF*6O*179

ADOBE INC.   408-536-6000 CA US

ADOBE INC.   408-536-6000 CA US

CHILDSUPP Texas SDU   CCD 2 CHILDSUPP Texas SDU CCD XXXXXXXX2523352 VILLAGE FIRE D

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PREMRMB766 HARTFORD LIFE ANCCD 7 PREMRMB766 HARTFORD LIFE ANCCD 766713 VILLAGE FIRE D R

PREMRMB766 HARTFORD LIFE ANCCD 7 PREMRMB766 HARTFORD LIFE ANCCD 766713 VILLAGE FIRE D R

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ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9459 0000VILLAG

CABLE SVCS COMCAST-XFINITY 02100 CABLE SVCS COMCAST-XFINITY XXXXXXXX9170505 PPD

CABLE SVCS COMCAST-XFINITY 02100 CABLE SVCS COMCAST-XFINITY XXXXXXXX9170505 PPD

ONLINE PMT 1ST BANKCARD CTRCCD C ONLINE PMT 1ST BANKCARD CTRCCD CCXXXXXX9463 0000VILLAG

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DEMERIS CATERING 713-5297326 TX US

Shipping expense to BoundTree
Purchase made by R. Noskrent

Shipping expense to BoundTree
Purchase made by R. Noskrent

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OFFICE DEPOT #15 HOUSTON TX US

OFFICE DEPOT #15 HOUSTON TX US

SAMSCLUB.COM 888-746-7726 AR US

SAMSCLUB.COM 888-746-7726 AR US

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Payroll Tracking ID:3199931 payroll separate ACH for S.Rodgers (direct deposit change timing) PPE10252025

Payroll Tracking ID:3199931 payroll separate ACH for S.Rodgers (direct deposit change timing) PPE10252025

WIRE TO REF 332 Kotapay/Village WIRE TO REF 332 Kotapay/Village Fire

WIRE TO REF 332 Kotapay/Village WIRE TO REF 332 Kotapay/Village Fire

Payroll Tracking ID:3113116 operations (ABC shifts) meal allowance for November 2025

Payroll Tracking ID:3113116 operations (ABC shifts) meal allowance for November 2025

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ACH Payments Tracking ID:31177 2 ACH Payments Tracking ID:31177 25

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EDI PYMNTS Tipalti, Inc. CCD F EDI PYMNTS Tipalti, Inc. CCD FR13583_da3b074 Village F

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Village Fire Department

Budget vs. Actuals: Budget 2025-03 Approved - FY25 P&L

January - October, 2025

	TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET
Income					
14000 City Assessments General Fund					
14010 Bunker Hill Village	1,563,687	1,641,872	-78,184	78,184	95.00 %
14020 Hedwig Village	1,522,538	1,598,665	-76,127	76,127	95.00 %
14030 Hilshire Village	246,898	259,243	-12,345	12,345	95.00 %
14040 Hunter's Creek Village	1,831,160	1,922,718	-91,558	91,558	95.00 %
14050 Piney Point Village	1,728,286	1,814,700	-86,414	86,414	95.00 %
14060 Spring Valley Village	1,337,364	1,404,232	-66,868	66,868	95.00 %
Total 14000 City Assessments General Fund	**8,229,933**	**8,641,430**	**-411,497**	**411,497**	**95.00 %**
14200 Fuel Cost Reimbursements	33,138		33,138	-33,138	
14211 Hedwig - Fuel Cost Reimbursement	2,825		2,825	-2,825	
14271 Piney Point - Fuel Cost Reimbursement	87		87	-87	
Total 14200 Fuel Cost Reimbursements	**36,051**		**36,051**	**-36,051**	
14275 Fuel Admin Fee	397		397	-397	
14290 Workers Comp Reimbursement	12,364		12,364	-12,364	
14400 Medical Standby Event Income	13,600		13,600	-13,600	
14500 CPR Income	7,345		7,345	-7,345	
14600 COBRA Income	11,796		11,796	-11,796	
14700 Donations	50,000		50,000	-50,000	
14910 Interest Income	51,723		51,723	-51,723	
14930 Miscellaneous Income	30,134		30,134	-30,134	
24000 Capital Replacement Fund Assessments					
24010 Bunker Hill Village (CRF)	31,667	33,250	-1,583	1,583	95.00 %
24020 Hedwig Village (CRF)	30,833	32,375	-1,542	1,542	95.00 %
24030 Hilshire Village (CRF)	5,000	5,250	-250	250	95.00 %
24040 Hunter's Creek Village (CRF)	37,083	38,937	-1,854	1,854	95.00 %
24050 Piney Point Village (CRF)	35,000	36,750	-1,750	1,750	95.00 %
24060 Spring Valley Village (CRF)	27,083	28,437	-1,354	1,354	95.00 %
Total 24000 Capital Replacement Fund Assessments	**166,667**	**175,000**	**-8,333**	**8,333**	**95.00 %**
24910 Interest Income (CRF)	84,427	81,000	3,427	-3,427	104.00 %
24915 Insurance Payout - Ladder Truck (CRF)	2,001,500	2,000,000	1,500	-1,500	100.00 %
32010 Ambulance Fund Income (ABF)	362,722	250,000	112,722	-112,722	145.00 %
54910 Interest/Dividend Income (FF)	3,714		3,714	-3,714	
Services	0		0	0	
Total Income	**$11,062,373**	**$11,147,430**	**$ -85,057**	**$85,057**	**99.00 %**
Cost of Goods Sold					
Inventory Shrinkage	0		0	0	
Total Cost of Goods Sold	**$0**	**$0**	**$0**	**$0**	**0%**
GROSS PROFIT	**$11,062,373**	**$11,147,430**	**$ -85,057**	**$85,057**	**99.00 %**
Expenses					
15000 Capital					

Village Fire Department

Budget vs. Actuals: Budget 2025-03 Approved - FY25 P&L

January - October, 2025

	TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET
15015 Contingency - Physical Plant	54,105	246,000	-191,896	191,896	22.00 %
15020 Misc. Tools & Equip. - Fire	80,410	86,000	-5,590	5,590	94.00 %
15025 Misc. Tools & Equip. - EMS	6,276	12,800	-6,524	6,524	49.00 %
15030 Protective & Bunker Gear	19,995	32,400	-12,405	12,405	62.00 %
15035 Apparatus Computers	1,424		1,424	-1,424	
15050 Office Computers	8,816	10,000	-1,184	1,184	88.00 %
15055 Radios	38	5,400	-5,363	5,363	1.00 %
Total 15000 Capital	**171,063**	**392,600**	**-221,537**	**221,537**	**44.00 %**
16000 Personnel					
16001 PAYROLL					
16002 OVERTIME					
16011 Overtime - Regular	171,909	300,000	-128,091	128,091	57.00 %
16012 Overtime - Medical Standby Events	3,971	10,090	-6,119	6,119	39.00 %
16013 Overtime - Training		48,960	-48,960	48,960	
16014 Overtime - CPR	7,407	10,090	-2,683	2,683	73.00 %
Total 16002 OVERTIME	**183,287**	**369,140**	**-185,853**	**185,853**	**50.00 %**
16010 Base Pay	4,532,064	5,789,000	-1,256,936	1,256,936	78.00 %
16015 Longevity Pay	19,714	26,600	-6,886	6,886	74.00 %
16016 Higher Class Pay	35,172	21,735	13,437	-13,437	162.00 %
16018 Professional Certification Pay	52,286	69,640	-17,354	17,354	75.00 %
16020 457 Plan Contribution (Nationwide)		115,780	-115,780	115,780	
16030 FICA Tax	404,811	488,980	-84,169	84,169	83.00 %
Total 16001 PAYROLL	**5,227,333**	**6,880,875**	**-1,653,542**	**1,653,542**	**76.00 %**
16003 BENEFITS					
16040 Basic Life, ADD, LTD Insurance	17,288	25,200	-7,912	7,912	69.00 %
16050 Employee Retirement (TMRS)	304,260	428,260	-124,000	124,000	71.00 %
16060 Health Insurance	785,734	1,044,600	-258,866	258,866	75.00 %
16070 Worker's Compensation Insurance	90,583	93,600	-3,017	3,017	97.00 %
16100 Meal Allowance	37,333	46,000	-8,667	8,667	81.00 %
Total 16003 BENEFITS	**1,235,198**	**1,637,660**	**-402,462**	**402,462**	**75.00 %**
Total 16000 Personnel	**6,462,532**	**8,518,535**	**-2,056,003**	**2,056,003**	**76.00 %**
17000 Operating					
17005 RED TRUCKS & SAVING LIVES					
17010 Ambulance Medical Supplies	38,734	60,000	-21,266	21,266	65.00 %
17020 Dues & Subscriptions	2,256	4,950	-2,694	2,694	46.00 %
17040 IP Address VPN (PS Lightwave)	10,180	8,820	1,360	-1,360	115.00 %
17041 Internet & TV (Comcast & Starlink)	9,710	19,800	-10,090	10,090	49.00 %
17042 Mobile Device Services	5,754	6,100	-346	346	94.00 %
17043 City of Houston Radio System	22,970	19,680	3,290	-3,290	117.00 %
17044 Communications (Motorola 47 & NICE)	42,109	45,580	-3,471	3,471	92.00 %
17045 Incident Records & CAD (Propheonix)	25,838	28,810	-2,972	2,972	90.00 %
17046 Training Software & Vehicle Checks (Vector	8,308	8,600	-292	292	97.00 %

Village Fire Department

Budget vs. Actuals: Budget 2025-03 Approved - FY25 P&L

January - October, 2025

	TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET
Solutions)					
17047 EMS Protocol App (Handtevy)	4,819	4,620	199	-199	104.00 %
17048 EMS Equipment Maintence (ProCare/Stryker)	20,545	22,470	-1,925	1,925	91.00 %
17085 Fuel (for VFD vehicles - Fuelman, Gas Stations)	336	55,000	-54,664	54,664	1.00 %
17136 Vehicle Licenses & Permits	67	5,000	-4,933	4,933	1.00 %
17190 Uniforms	31,689	55,200	-23,511	23,511	57.00 %
Total 17005 RED TRUCKS & SAVING LIVES	**223,313**	**344,630**	**-121,317**	**121,317**	**65.00 %**
17025 FIRE STATION					
17030 Building Maintenance	15,721	30,000	-14,279	14,279	52.00 %
17035 Station Supplies	14,474	18,000	-3,526	3,526	80.00 %
17086 Rent		10	-10	10	
17090 Property & Casualty Insurance	80,581	100,000	-19,419	19,419	81.00 %
17140 Utilities	36,595	67,000	-30,405	30,405	55.00 %
Total 17025 FIRE STATION	**147,370**	**215,010**	**-67,640**	**67,640**	**69.00 %**
17069 FIRE PREVENTION - FIRE MARSHAL'S OFFICE					
17070 Public Education, Relations, Promotions	3,131	5,000	-1,869	1,869	63.00 %
17072 Fire Investigations		500	-500	500	
17073 Law Enforcement Equipment		100	-100	100	
Total 17069 FIRE PREVENTION - FIRE MARSHAL'S OFFICE	**3,131**	**5,600**	**-2,469**	**2,469**	**56.00 %**
17098 MAINTENANCE					
17100 VEHICLE MAINTENANCE	0		0	0	
17101 Maint. - Chief's Truck	20,696	17,000	3,696	-3,696	122.00 %
17102 Maint. - Fire Marshal's Car	111	500	-389	389	22.00 %
17103 Maint. - Utility Truck		500	-500	500	
17105 Maint. - Pumper (E1)	100,972	104,500	-3,528	3,528	97.00 %
17107 Maint. - Ladder (L1)	3,421	0	3,421	-3,421	
17108 Maint. - Ambulance (M1)	5,595	8,000	-2,405	2,405	70.00 %
17109 Maint. - Ambulance (M2)	1,630	4,000	-2,370	2,370	41.00 %
17112 Maint. - Pumper (E2)	22,116	45,000	-22,884	22,884	49.00 %
17113 Maint. - Ambulance (M3)	2,256	4,000	-1,744	1,744	56.00 %
17115 Maint. - Deputy Chief's Car (D1)	426	1,500	-1,074	1,074	28.00 %
Total 17100 VEHICLE MAINTENANCE	**157,224**	**185,000**	**-27,776**	**27,776**	**85.00 %**
17123 EQUIPMENT & SUPPLIES MAINTENANCE	0		0	0	
17099 Maintenance of Equipment	8,516	13,000	-4,484	4,484	66.00 %
17110 Maint. - Other	933	10,000	-9,067	9,067	9.00 %
17111 Maint. - Contracts	4,291	13,400	-9,109	9,109	32.00 %
Total 17123 EQUIPMENT & SUPPLIES MAINTENANCE	**13,740**	**36,400**	**-22,660**	**22,660**	**38.00 %**
17127 Knox Contract		800	-800	800	
17131 Bunker Gear Maintenance	14,961	18,600	-3,639	3,639	80.00 %
17133 SCBA Maintenance	10,904	15,000	-4,096	4,096	73.00 %
17135 Fuel System Maintenance	665	5,000	-4,335	4,335	13.00 %

Village Fire Department

Budget vs. Actuals: Budget 2025-03 Approved - FY25 P&L

January - October, 2025

	TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET
Total 17098 MAINTENANCE	**197,493**	**260,800**	**-63,307**	**63,307**	**76.00 %**
17155 TRAINING					
17160 Fire Certification Fees	2,219	7,300	-5,081	5,081	30.00 %
17170 Fire Training	23,368	32,000	-8,632	8,632	73.00 %
17171 EMS Training	1,949	18,000	-16,051	16,051	11.00 %
17173 EMS Certification Fees	513	6,000	-5,487	5,487	9.00 %
17175 Emergency Management Training (TDEM)	3,360	6,000	-2,640	2,640	56.00 %
17177 Fire Marshal Training & Certification Fees	3,668	8,000	-4,332	4,332	46.00 %
17183 Dispatch Training & Certification Fees	221	9,000	-8,779	8,779	2.00 %
17185 Admin. Training & Certification Fees	905	5,000	-4,095	4,095	18.00 %
17187 General Supplies for Training	134	0	134	-134	
Total 17155 TRAINING	**36,337**	**91,300**	**-54,963**	**54,963**	**40.00 %**
17200 OFFICE					
17202 OFFICE SOFTWARE					
17211 Adobe	985	800	185	-185	123.00 %
17219 Office Phones (8x8)	4,506	6,000	-1,494	1,494	75.00 %
17221 HRIS (UKG Workforce Ready/Americhex)	9,084	19,260	-10,177	10,177	47.00 %
17223 Accounting (QuickBooks)	2,676	3,090	-414	414	87.00 %
17224 AP & Payment Automation (Tipalti)	5,472	10,000	-4,528	4,528	55.00 %
17225 Office Software	579	12,000	-11,421	11,421	5.00 %
Total 17202 OFFICE SOFTWARE	**23,301**	**51,150**	**-27,849**	**27,849**	**46.00 %**
17204 OFFICE SUPPLIES					
17203 Shipping	383	600	-217	217	64.00 %
17205 Office Supplies	2,990	11,500	-8,510	8,510	26.00 %
17213 Postage Meter Rental	692	1,800	-1,108	1,108	38.00 %
17217 VFD Branded Stationary	545	500	45	-45	109.00 %
Total 17204 OFFICE SUPPLIES	**4,610**	**14,400**	**-9,790**	**9,790**	**32.00 %**
17207 Bank Service Charges	175	2,000	-1,825	1,825	9.00 %
Total 17200 OFFICE	**28,086**	**67,550**	**-39,464**	**39,464**	**42.00 %**
17229 DISPATCH					
17230 Dispatch Alerting System (US Designs)	20,699	11,000	9,699	-9,699	188.00 %
17240 Electronic Protocol Cards (Pro QA)	53	0	53	-53	
17250 Translation Service (Language Line)	42	200	-158	158	21.00 %
Total 17229 DISPATCH	**20,794**	**11,200**	**9,594**	**-9,594**	**186.00 %**
17300 PROFESSIONAL SERVICES	0		0	0	
17302 Legal Services	25,423	36,000	-10,577	10,577	71.00 %
17304 Accounting Services	40,293	16,000	24,293	-24,293	252.00 %
17306 IT Services	30,655	31,890	-1,235	1,235	96.00 %
17308 Health Insurance Consulting Services	10,400	13,225	-2,825	2,825	79.00 %
17309 Medical Director Services	15,961	25,000	-9,039	9,039	64.00 %
17310 Salary/Benefit Survey Services	4,000	5,000	-1,000	1,000	80.00 %

Village Fire Department

Budget vs. Actuals: Budget 2025-03 Approved - FY25 P&L

January - October, 2025

	TOTAL				
	ACTUAL	BUDGET	OVER BUDGET	REMAINING	% OF BUDGET
17311 Legal Notices & Advertising		10,000	-10,000	10,000	
17313 Other Professional and/or Miscellaneous Services	24,673	27,000	-2,327	2,327	91.00 %
Total 17300 PROFESSIONAL SERVICES	**151,405**	**164,115**	**-12,710**	**12,710**	**92.00 %**
17400 EVENTS & OTHER					
17401 VFD Fire Commission & Meeting Expenses	2,713	7,580	-4,867	4,867	36.00 %
17403 VFD Employee Appreciation & Events	8,086	10,000	-1,914	1,914	81.00 %
17405 CPR Supplies, Cards, & Equipment	3,119	3,000	119	-119	104.00 %
17407 Emergency Contingency		20,000	-20,000	20,000	
Total 17400 EVENTS & OTHER	**13,917**	**40,580**	**-26,663**	**26,663**	**34.00 %**
Total 17000 Operating	**821,846**	**1,200,785**	**-378,939**	**378,939**	**68.00 %**
17080 Gas & Oil Inventory	75,865		75,865	-75,865	
27140 CR - Capital Expenditure (CRF)	173,461	560,000	-386,539	386,539	31.00 %
Total Expenses	**$7,704,767**	**$10,671,920**	**$ -2,967,153**	**$2,967,153**	**72.00 %**
NET OPERATING INCOME	**$3,357,606**	**$475,510**	**$2,882,096**	**$ -2,882,096**	**706.00 %**
NET INCOME	**$3,357,606**	**$475,510**	**$2,882,096**	**$ -2,882,096**	**706.00 %**

Balance Sheet

Village Fire Department

As of October 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
11010 GENERAL FUND (2634)	1,675,234.42
11020 SAVINGS (8337)	3,253.19
11070 Texas Class - General Fund	394,249.10
21055 CAPITAL REPLACEMENT (2709)	243,834.13
21070 Texas Class - Capital Replacement	2,616,051.34
31010 AMBULANCE (Stellar - 2840)	366,090.00
31020 AMBULANCE (WF - 4347)	0.00
31070 Texas Class - Ambulance	383.94
51020 FACILITY (9988)	3,219.25
51070 Texas Class - Facility Fund	101,028.69
99103 VMIG (7773)	48,089.79
Tipalti Card Clearing - Village Fire Department - USD	-791.61
Tipalti Clearing Account	179,503.79
Total for Bank Accounts	**$5,630,146.03**
Accounts Receivable	
Accounts Receivable (A/R)	3,571.74
Total for Accounts Receivable	**$3,571.74**
Other Current Assets	
11080 Payroll Clearing	0.00
11090 Cash Transfers	0.00
11110 Accounts Receivable	0.00
11130 Payroll Tax Refund	0.00
11210 Oil & Gas Inventory	0.00
11310 Prepaid Meal Allowances	0.00
11315 Prepaid Expenses	0.00
11320 Prepaid Insurance	26,769.08
11500 Due From Marlo Longoria	0.00
11710 Due to/from Capital Replacement Fund	-236,945.99
11730 Due/To From Facility Fund	87,907.00
11750 Due to Ambulance Fund	0.00
21710 Due to/from General Fund (CRF)	236,945.99
31750 Due from General Fund (ABF)	0.00
51730 Due to/from General Fund (FF)	-87,907.00
Inventory Asset	0.00
Payments to deposit	0.00
Uncategorized Asset	0.00
Total for Other Current Assets	**$26,769.08**
Total for Current Assets	**$5,660,486.85**

Balance Sheet

Village Fire Department

As of October 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Fixed Assets	
Other Assets	
Total for Assets	**$5,660,486.85**
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
Accounts Payable (A/P)	265,558.61
Total for Accounts Payable	**$265,558.61**
Credit Cards	
12025 12025 BUCKERT, AMY (4705) - 2	1,373.58
12030 MARSHAL, FIRE (5283) - 2	956.44
12035 12035 MILLER, TIMOTHY (2075) - 2	4,521.33
12040 MILLER, HOWARD (3921) - 2	0.00
12045 12045 DEPAUL, FRANK (4657) - 2	1,371.78
12050 STUART, KATHERINE (6240) - 2	1,332.13
12060 WITT, STEVE (9719) - 2	100.63
Total for Credit Cards	**$9,655.89**
Other Current Liabilities	
12010 Accounts Payable	0.00
12015 Accrued Payroll	0.00
12020 Due to Spring Valley	0.00
12110 FICA Payable	0.00
12120 Fed Income Tax W/H Payable	0.00
12130 Employee Medical Plan 125	0.00
12140 Deferred Compensation	0.00
12160 Firefighters Dues	0.00
12170 Prepaid Legal Services	0.00
12190 Special Employee W/H Payable	0.00
12200 Supp. Life Ins. W/H	0.03
12310 Retirement Contrib. Payable	0.00
12320 Assessments Paid in Advance	411,496.67
22320 Assessments Paid in Advance (CRF)	8,333.34
32020 Ambulance Funds Payable (ABF)	0.00
32030 Due to Texas State Unclaimed Property (ABF)	1,820.75
52020 Retainage Payable (FF)	0.00
99200 Insurance Payable Account	48,089.79
Total for Other Current Liabilities	**$469,740.58**
Total for Current Liabilities	**$744,955.08**
Long-term Liabilities	
Total for Liabilities	**$744,955.08**

Balance Sheet

Village Fire Department

As of October 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Equity	
13010 General Fund Balance	709,001.17
1 Opening balance equity	0.00
23010 Capital Replacement Fund Balance	837,404.37
53010 Facility Fund Balance (FF)	12,582.22
Retained Earnings	-1,061.74
Net Income	3,357,605.75
Total for Equity	**$4,915,531.77**
Total for Liabilities and Equity	**$5,660,486.85**

Village Fire Department
901 Corbindale Road
Houston, Texas 77024
(713) 468-7941

To: Village Fire Department Fire Commission
From: Amy Buckert, Administrator/Finance Director
CC: Brian Croft, Fire Chief
Date: November 14, 2025

Re: October Administrator's Report

Please find below an overview of the financial statements and reports for October 2025.

Summary of VFD Financial Performance as of end of October (83.3% of the budget year):

October Revenue:

- Total General Fund revenue year-to-date is tracking at 97.7%.
  - *(Purple highlighted accounts excluded from calculation)*

October Expenses:

- Personnel Expenses: 75.9% of budget*
  - *(Blue highlighted lines used for calculation, includes OT)*
- Operational Expenses: 68.4% of budget
  - *(Yellow highlighted lines used for calculation)*
- Professional Services is running high, and will be resolved with the budget adjustment on the agenda

Key Highlights:

- Investment Committee met in late October and money has been moved to TX Class
- Conflict of interest form for 2025 at your places, please turn in to me. Moving forward, these will be completed in January of each year or as-needed and held on file for the Audit.
- Unclaimed property in the Ambulance Fund is being processed per State law
- Budget and Audit Committee calendars in packet, Committee appointments at next meeting

Policies Update

- No policies this month

Next Steps:

- Interim Audit work with new Auditor
- Begin work on FY27 base budget
- Work on year-end close out

October 2025 Investment Report

Account Type	Purchase Date	Maturity Date	Interest (Yield)	EOM Balance	Interest Earned	Total Fund Balance
General Fund (Stellar)	N/A	On Demand	2.58%	$1,688,513.82	$1,478.55	
General Fund (TX Class)	N/A	On Demand	4.28%	$0.00	$0.00	
General Fund (Total)	N/A	On Demand				**$1,689,992.37**
Capital Fund (Stellar)	N/A	On Demand	2.58%	$243,834.13	$561.02	
Capital Fund (TX Class)	N/A	On Demand	4.28%	$2,616,051.34	$9,480.84	
Capital Fund (Total)	N/A	On Demand				**$2,869,927.33**
Facility Fund (Stellar)	N/A	On Demand	2.58%	$3,219.25	$7.40	
Facility Fund (TX Class)	N/A	On Demand	4.28%	$101,028.69	$366.13	
Facility Fund (Total)	N/A	On Demand				**$104,621.47**
Ambulance Fund (WF)	N/A	On Demand	0.00%	$0.00	$0.00	$0.00
Ambulance Fund (Stellar)	N/A	On Demand	2.58%	$366,090.00	$822.22	
Ambulance Fund (TX Class	N/A	On Demand	4.28%	$383.94	$1.37	
Ambulance Fund (Total)	N/A	On Demand				**$367,297.53**
VMIG	N/A	On Demand	0%	$48,089.79	$0.00	**$48,089.79**
Savings (Stellar)	N/A	On Demand	2.58%	$3,253.19	$3,253.64	
Savings (TX Class)	N/A	On Demand	4.28%	$394,249.10	$1,428.79	
Savings (Total)	N/A	On Demand				**$402,184.72**
Totals:				**$5,464,713.25**	**$17,399.96**	**$5,482,113.21**

This report complies with the requirements of the Public Funds Investment Act and covers all the funds of the Village Fire Department that are subject to that law.

Amy Buckert, Administrator/Finance Director

Fire Department

FY27 Budget Development Calendar

Date	Action	Who
December		
12/15/2025	Budget kick off meetings (week of)	Admin/FD, Chief, Deputy Chiefs, Command Staff
12/17/2025	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
12/22/2025	Build basic budget document	Admin/FD
January		
1/12/2026	Supplemental requests due in to Finance	Deputy Chiefs
1/28/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
1/28/2026	*Budget Process Presentation*	Admin/FD, Chief, Commission
February		
2/12/2026	Budget Committee Meeting	Admin/FD, Chief, Budget Committee
2/25/2026	Budget Discussion #1	Admin/FD, Chief, Commission
2/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
March		
3/12/2026	Budget Committee Meeting	Admin/FD, Chief, Budget Committee
3/25/2026	Budget Discussion #2	Admin/FD, Chief, Commission
3/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
April		
4/9/2026	Budget Committee Meeting	Admin/FD, Chief, Budget Committee
4/22/2026	Budget Discussion #3	Admin/FD, Chief, Commission
4/22/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
May		
5/14/2026	Budget Committee Meeting	Admin/FD, Chief, Budget Committee
5/27/2026	Budget Discussion #4	Admin/FD, Chief, Commission
5/27/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
5/27/2026	Adopt Budget	Admin/FD, Chief, Commission
June		
6/24/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission

Fire Department

FY25 Audit Committee Meeting Calendar

Date	Action	Who
November		
11/19/2025	Receive draft 2024 Audit report	Admin/FD, Chief, Audit Committee
11/19/2025	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
December		
12/15/2025	Interim Audit Work with BrooksWatson (TBD)	Admin/FD
12/17/2025	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
January		
1/28/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
February		
2/11/2026	Audit Committee Meeting	Admin/FD, Chief, Audit Committee
2/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
2/27/2026	Receive PBC List from BrooksWatson	Admin/FD
March		
3/11/2026	Audit Committee Meeting	Admin/FD, Chief, Audit Committee
3/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
April		
4/8/2026	Audit Committee Meeting	Admin/FD, Chief, Audit Committee
4/22/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
May		
5/13/2026	Audit Committee Meeting	Admin/FD, Chief, Audit Committee
5/27/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
June		
6/24/2026	Accept Audit	Admin/FD, Chief, Commission
6/24/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission

Fire Department

FY26 Fire Commission Meeting Calendar

Date	Action	Who
January		
1/28/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
1/28/2026	*Budget Process Presentation*	Admin/FD, Chief, Commission
February		
2/25/2026	Budget Discussion #1	Admin/FD, Chief, Commission
2/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
March		
3/25/2026	Budget Discussion #2	Admin/FD, Chief, Commission
3/25/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
April		
4/22/2026	Budget Discussion #3	Admin/FD, Chief, Commission
4/22/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
May		
5/27/2026	Budget Discussion #4	Admin/FD, Chief, Commission
5/27/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
5/27/2026	Adopt Budget	Admin/FD, Chief, Commission
June		
6/24/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
July		
7/22/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
August		
8/26/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
Septmeber		
9/23/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
October		
10/28/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
November		
11/18/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission
December		
12/16/2026	*Regular Fire Commission Meeting*	Admin/FD, Chief, Commission

November 12, 2025

Honorable Tom Jinks, Mayor, City of Hedwig Village
Honorable Robert Buesinger, Mayor, City of Hilshire Village
Honorable Jim Pappas, Mayor, City of Hunters Creek
Honorable Marcus Vajdos, Mayor, City of Spring Valley Village
Gary Schenk, President, Memorial Villages Water Authority
Dan Ramey, Chair, Village Fire Department Board of Commissioners

Re: VMIG Board Recommendation for Plan Year 2026 Insurance Carriers

The Board Members of the Villages Mutual Insurance Group (VMIG) met on Wednesday, October 29, 2025, to review and discuss proposals submitted by several vendors for medical, dental, and vision insurance plans for Plan Year 2026.

Medical

Remaining with United Health Care (UHC), our current provider, would have resulted in a 14% premium increase, even after applying a $120,000 premium holiday offered. UHC also offered alternate plan designs with a 2% increase and the same $120,000 premium holiday. Blue Cross Blue Shield (BCBS) proposed a 23% increase. In comparison, Texas Municipal League (TML), within the Blue Cross Blue Shield Network, presented a proposal with a **5% decrease** from our current rates.

Dental

UHC's renewal rate for dental came in with a 15.21% increase, Delta Dental would have been a 2% decrease, Humana would have been a 13.9% decrease, and TML will result in a 5.72% increase. Although TML did not provide the lowest rates for dental coverage, it offered stronger benefits — for example, its lifetime orthodontic coverage for dental is **twice** that of other providers.

Vision

UHC's renewal rate for vision was no change in premiums, TML's proposed rate would result in a decrease of 16.47%, Humana's proposed rate would result in a decrease of 20%. TML's proposal for vision also presented **stronger benefits** while Humana matched our current benefits.

Others

The provider for Life, Accidental Death & Dismemberment (AD&D), and Supplemental Life/Long-Term Disability, The Hartford, has guaranteed **no rate increases through 2026**.

After reviewing the rates and benefit comparisons, the VMIG Board voted to make the switch to TML for medical, dental and vision which will result in an **overall 4.12% decrease** from the 2025 plan year rates. We will also remain with The Hartford Group for Life, Accidental Death & Dismemberment (AD&D), and Supplemental Life/Long-Term Disability with no change in their current rates.

Type of Insurance	Carrier
Medical	Texas Municipal League
Dental	Texas Municipal League
Vision	Texas Municipal League
Life/AD&D	The Hartford Group
Long-Term Disability	The Hartford Group
Supplemental Life	The Hartford Group

Please place the above-recommended types of insurance and carriers on your Council or Board Agendas as soon as possible in November for consideration and advise us in writing of your Council's or Board's action.

Please feel free to reach out to with any questions regarding the VMIG Board's decision or if you need further information.

Sincerely,

Susan S. Shoup

Susan S. Shoup, Chair
Villages Mutual Insurance Group

MEMORIAL VILLAGES WATER AUTHORITY

8955 GAYLORD DRIVE, HOUSTON, TEXAS 77024-2903

PH: 713-465-8318 FAX: 713-465-8387

November 12, 2025

The Honorable Tom Jinks, Mayor
City of Hedwig Village
955 Piney Point Road
Houston, Texas 77024

The Honorable Marcus Vajdos, Mayor
City of Spring Valley
1025 Campbell Road
Houston, Texas 77055

The Honorable Jim Pappas, Mayor
City of Hunters Creek Village
#1 Hunters Creek Place
Houston, Texas 77024

Mr. Dan Ramey, Chair
Village Fire Department
901 Corbindale Road
Houston, Texas 77024

Re: 2026 Insurance Carriers for the Villages Mutual Insurance Group

The Board of Supervisors of Memorial Villages Water Authority approved the recommendations made by the Villages Mutual Insurance Group Board for the Medical, Vision, Dental, Life/AD&D, Long Term Disability and Supplemental Life Insurance carriers for the period January 1, 2026, through December 31, 2026. This official action was taken at the regular Board meeting held on the 11th day of November 2025.

Sincerely,

Trey Cantu
General Manager

Cc: Katherine Stuart, VFD

Memorial Villages Water Authority Medical, Dental & Vision RFP Preliminary Analysis

Brandon Debar | Matthew Moncivais

Insurance | Risk Management | Consulting

Agenda

Gallagher

All Lines Rate Comaprison

1

Gallagher

All Lines Rate Comparison

TML Only

	UHC – Medical Current			UHC – Dental Current		UHC – Vision Current	TML – Medical (PD changes)		TML – Dental (status quo PD)		TML – Vision (status quo PD)
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	90% R&C	MAC	In - Force Benefits	Copay-1K-4K ER	Copay-3K ER	90% R&C	90% R&C	Proposed Matching Benefit
EE Only	$708.94	$689.07	$622.54	$33.97	$24.88	$5.58	$730.08	$714.72	$40.66	$30.72	$5.85
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$67.95	$49.76	$11.17	$1,482.06	$1,450.88	$83.46	$72.18	$10.60
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$83.31	$59.48	$12.83	$1,284.94	$1,257.92	$87.74	$66.00	$11.16
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$128.60	$92.31	$19.75	$2,153.74	$2,108.44	$124.80	$92.06	$14.22
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$8,572.71**	**$1,447.35**	**$1,684.87**	**$163,070.76**	**$28,045.80**	**$8,975.42**	**$1,617.90**	**$1,407.17**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$102,872.52**	**$17,368.20**	**$20,218.44**	**$1,956,849.12**	**$336,549.60**	**$107,705.04**	**$19,414.80**	**$16,886.04**
Estimated Total Annual Premium	**$2,401,697.16**			**$120,240.72**		**$20,218.44**	**$2,293,398.72**		**$127,119.84**		**$16,886.04**
Net Total Premium	**$2,542,156.32**						**$2,437,404.60**				
% Change	–						**-4.12%**				
$ Change	–						**($104,751.72)**				

Gallagher

All Lines Rate Comparison

TML Medical, Humana Dental, Avesis Vision

	UHC – Medical Current			UHC – Dental Current		UHC – Vision Current	TML – Medical (PD changes)		Humana – Dental (status quo PD)		Avesis – Vision (status quo PD)
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	90% R&C	MAC	In - Force Benefits	Copay-1K-4K ER	Copay-3K ER	90% R&C	MAC	Proposed Matching Benefit
EE Only	$708.94	$689.07	$622.54	$33.97	$24.88	$5.58	$730.08	$714.72	$29.39	$20.42	$4.13
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$67.95	$49.76	$11.17	$1,482.06	$1,450.88	$58.78	$40.84	$8.27
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$83.31	$59.48	$12.83	$1,284.94	$1,257.92	$74.44	$45.94	$9.49
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$128.60	$92.31	$19.75	$2,153.74	$2,108.44	$111.81	$70.45	$14.62
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$8,572.71**	**$1,447.35**	**$1,684.87**	**$163,070.76**	**$28,045.80**	**$7,492.70**	**$1,134.33**	**$1,247.04**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$102,872.52**	**$17,368.20**	**$20,218.44**	**$1,956,849.12**	**$336,549.60**	**$89,912.40**	**$13,611.96**	**$14,964.48**
Estimated Total Annual Premium	**$2,401,697.16**			**$120,240.72**		**$20,218.44**	**$2,293,398.72**		**$103,524.36**		**$14,964.48**
Net Total Premium	**$2,542,156.32**						**$2,411,887.56**				
% Change	—						**-5.12%**				
$ Change	—						**-$130,268.76**				

All Lines Rate Comparison

TML Medical, Humana Dental, Delta Vision

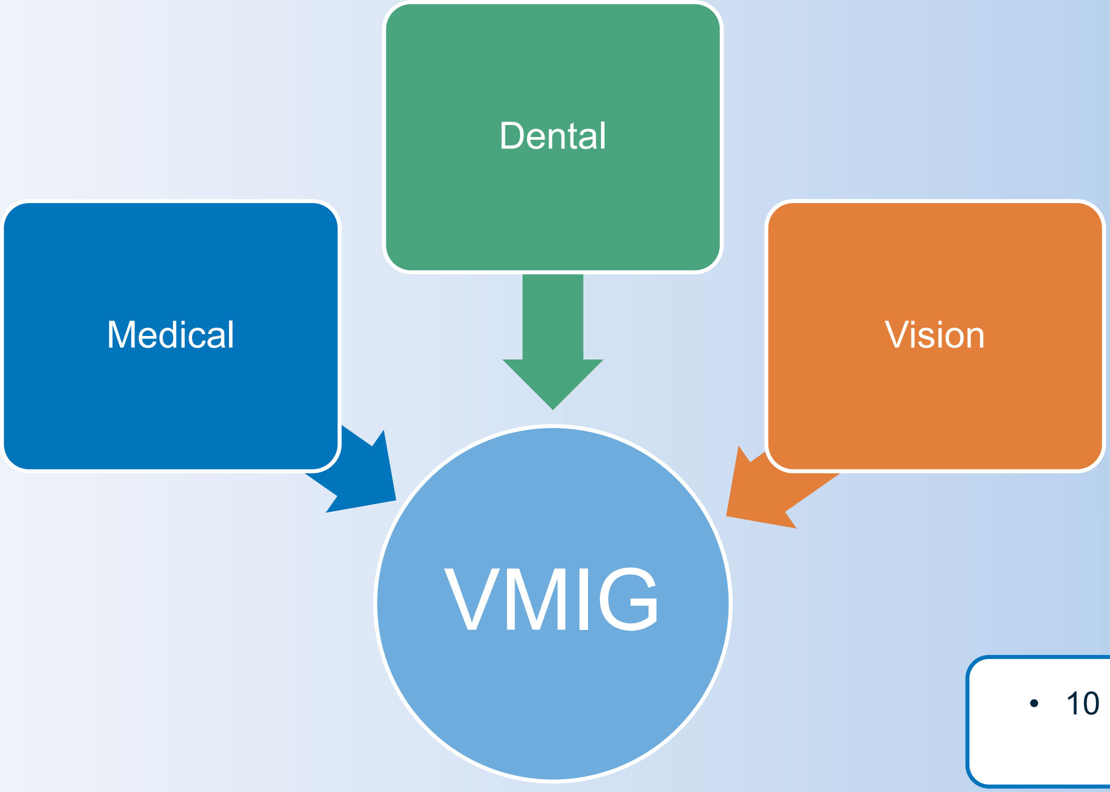
	UHC – Medical Current			UHC – Dental Current		UHC – Vision Current	TML – Medical (PD changes)		Humana – Dental (status quo PD)		Delta – Vision (status quo PD)
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	90% R&C	MAC	In - Force Benefits	Copay-1K-4K ER	Copay-3K ER	90% R&C	MAC	Proposed Matching Benefit
EE Only	$708.94	$689.07	$622.54	$33.97	$24.88	$5.58	$730.08	$714.72	$29.39	$20.42	$5.03
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$67.95	$49.76	$11.17	$1,482.06	$1,450.88	$58.78	$40.84	$10.07
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$83.31	$59.48	$12.83	$1,284.94	$1,257.92	$74.44	$45.94	$9.26
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$128.60	$92.31	$19.75	$2,153.74	$2,108.44	$111.81	$70.45	$15.12
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$8,572.71**	**$1,447.35**	**$1,684.87**	**$163,070.76**	**$28,045.80**	**$7,492.70**	**$1,134.33**	**$1,345.42**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$102,872.52**	**$17,368.20**	**$20,218.44**	**$1,956,849.12**	**$336,549.60**	**$89,912.40**	**$13,611.96**	**$16,145.04**
Estimated Total Annual Premium	**$2,401,697.16**			**$120,240.72**		**$20,218.44**	**$2,293,398.72**		**$103,524.36**		**$16,145.04**
Net Total Premium	**$2,542,156.32**						**$2,413,068.12**				
% Change	—						**-5.08%**				
$ Change	—						**($129,088.20)**				

Scope of Work

2

Gallagher

RFP Product Portfolio

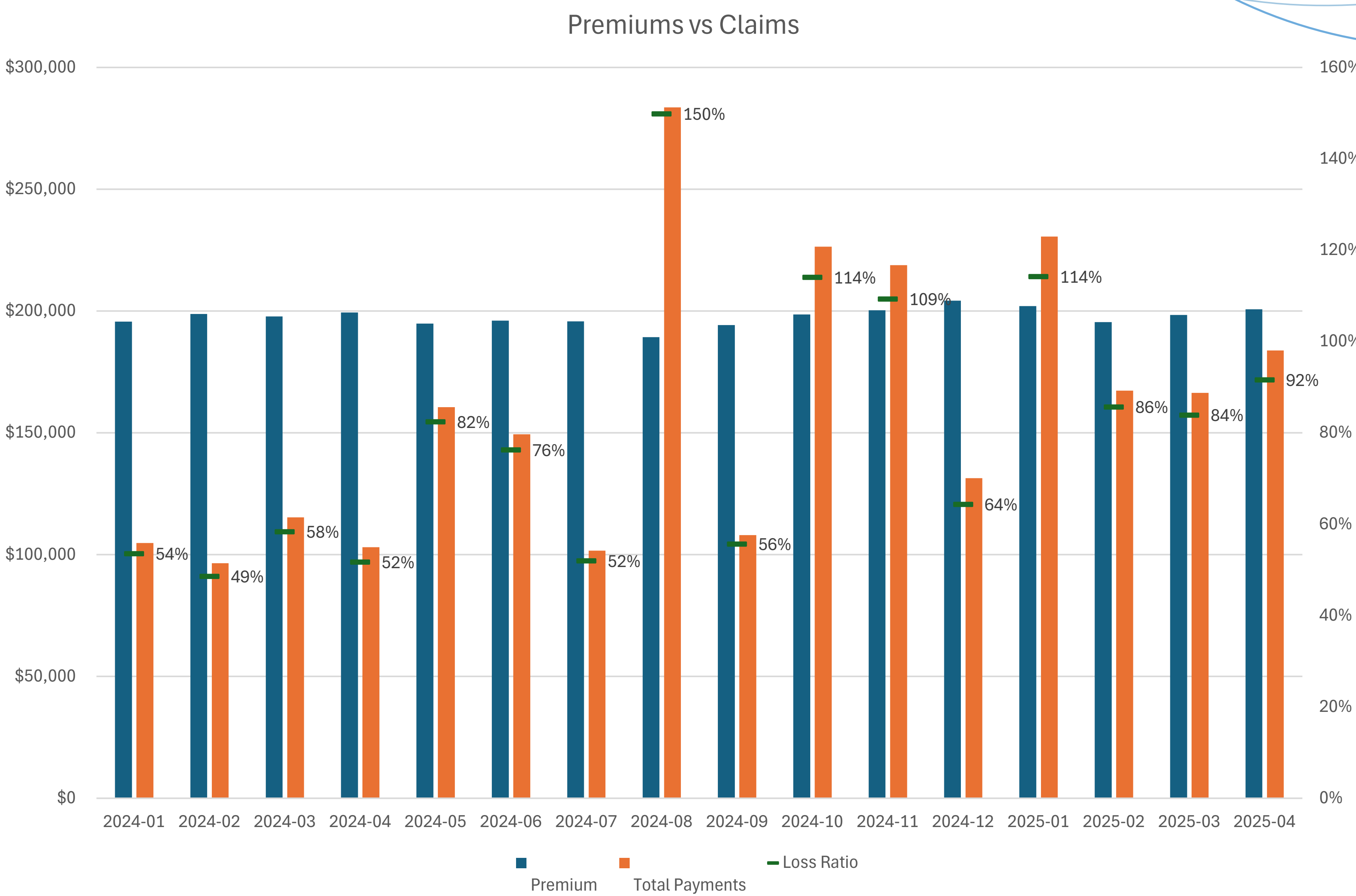


- 10 Initial Respondents

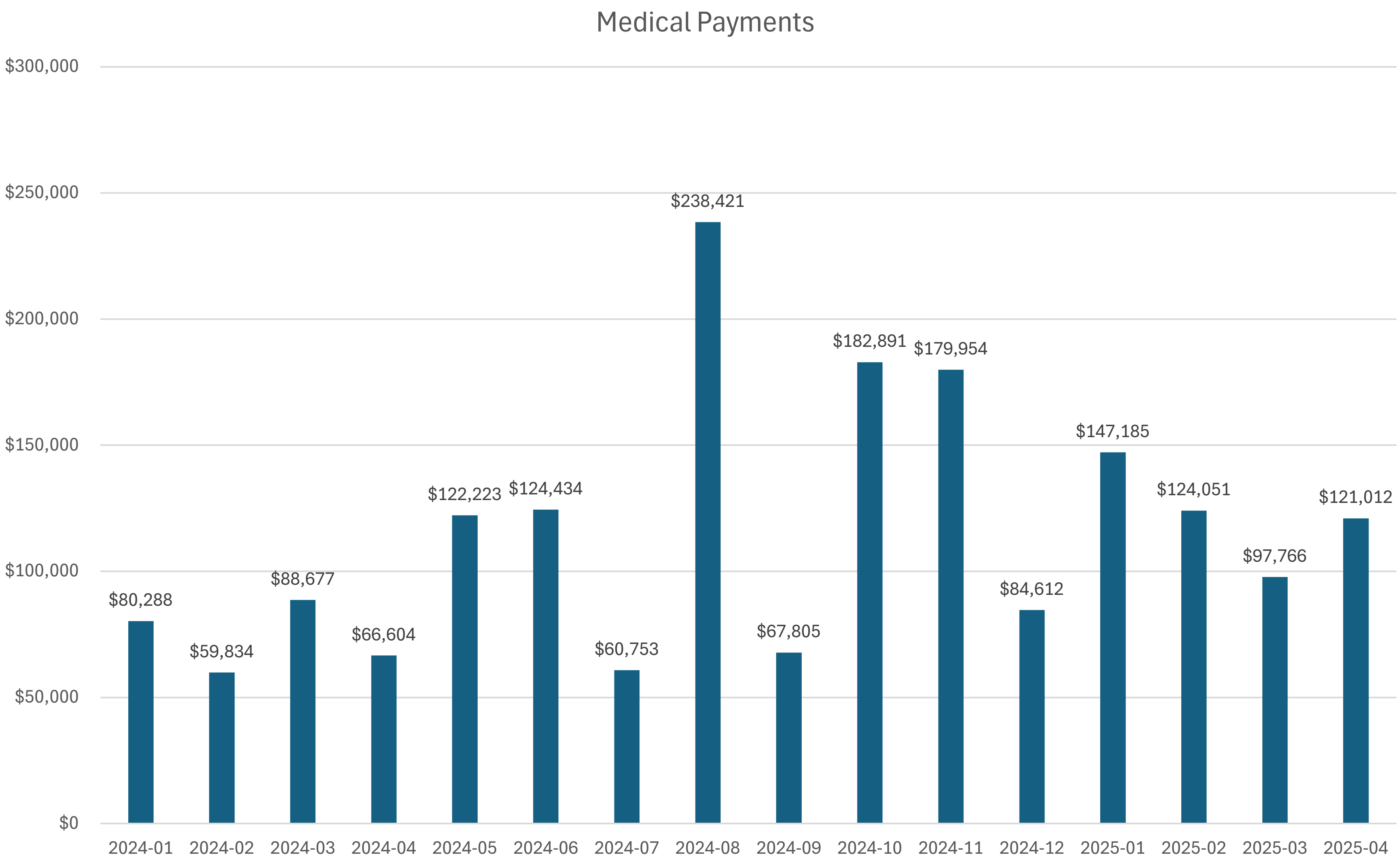
Medical Summary

3

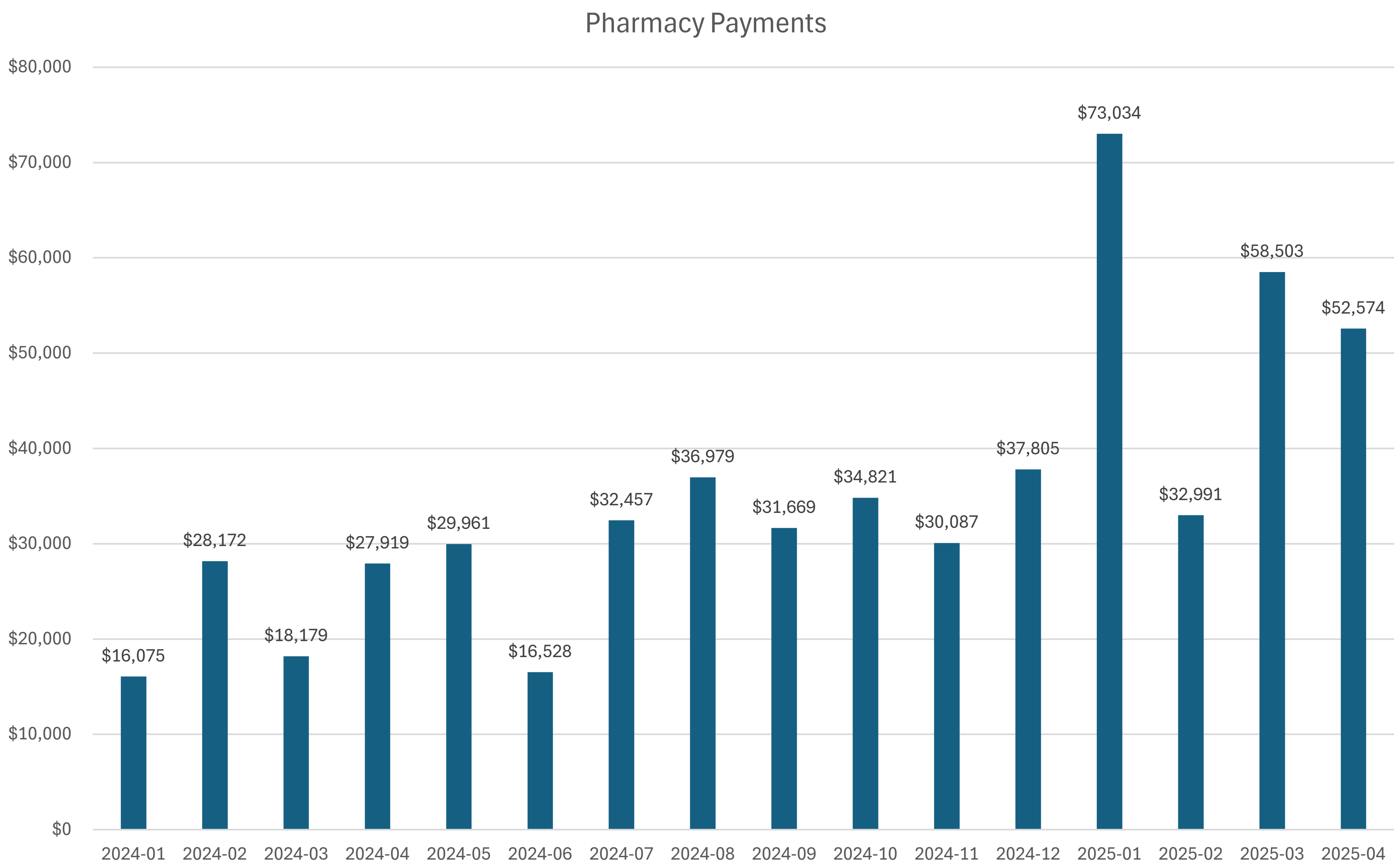
Medical Loss Ratio



Monthly Medical Claims



Monthly Pharmacy Claims



Medical Carrier Highlights

4

Medical Carrier Highlights

Potential Value Adds

UHC

- Status quo plan design offering
- 14% increase from renewal
- 2% increase Plan Design changes
- $120k Premium Holiday
- Option to move Networks for additional savings
- One Pass Select

BCBSTX

- Minimal provider disruption
- Dental & Vision bundle offers -1.5% on medical
- Ultimately Not competitive

Evry Health

- Plan design change
- 13% overall increase
- Rate cap of 4.9% years 2&3.
- High Performance/ Narrow network offerings

TML

- Plan design change
- -5% overall decrease
- Blue Choice Network
- Minimal provider and facility disruption
- Multiple Partnerships with MDLive, Twin, Airrosti, Next Level etc.

Medical Plan Designs

5

UnitedHealthCare – Incumbent

Plan Designs – UnitedHealth Care (status quo)

Carrier	Current UHC				
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO
Network	Choice Plus		Choice Plus		Narrow
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Coinsurance	20%	50%	20%	50%	20%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/$10,000	$1,500/$3,000	$5,000/$10,000	$1,000/$2,000
Maximum Out of Pocket Limits	$4,000/$8,000	$10,000/$20,000	$5,000/$10,000	$10,000/$20,000	$4,000/$8,000
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	$25
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		$500 copay before Ded.
Hospital Inpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500
Prescription Benefit -- up to 30-day supply	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200
Mail-order copay for 90-day supply	$37.50/$112.50/$212.50/$500	Not Covered	$37.50/$112.50/$212.50/500	Not Covered	$37.50/$112.50/$212.50/$500

UnitedHealthCare – Alternate Plan

Plan Designs – UnitedHealth Care (Alternate PPO Plan)

Carrier	Current UHC					Proposed UHC				
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO	POS Pro formance EIZW		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO
Network	Choice Plus		Choice Plus		Narrow	Choice Plus		Choice Plus		Narrow
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Coinsurance	20%	50%	20%	50%	20%	20%	50%	20%	50%	20%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/ $10,000	$1,500/$3,000	$5,000/ $10,000	$1,000/$2,000	$2,000/$4,000	$5,000/ $10,000	$1,500/$3,000	$5,000/ $10,000	$1,000/$2,000
Maximum Out of Pocket Limits: To include copays, coinsurance any charges that apply to your deductible	$4,000/$8,000	$10,000/ $20,000	$5,000/ $10,000	$10,000/ $20,000	$4,000/$8,000	$7,150/ $14,300	$10,000/ $20,000	$5,000/ $10,000	$10,000/ $20,000	$4,000/$8,000
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10	$15/$15 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60	$50/$100 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	$25	$25	50% after Ded.	$50	50% after Ded.	$25
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		$500 copay before Ded.	$300 copay + 20%		$500 copay + 20%		$500 copay before Ded.
Hospital Inpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40	20% after Ded.	50% after Ded.	No Charge	50% after Ded.	$40
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500
Prescription Benefit -- up to 30-day supply	$15/$45/$85/$200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/$200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200
Mail-order copay for 90-day supply	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500

UnitedHealthCare – Alternate Plan

Plan Designs – UnitedHealth Care (Alternate Plan)

Carrier	Current UHC					Proposed UHC				
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO	POS ProFormance EI2D		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO
Network	Choice Plus		Choice Plus		Narrow	Choice Plus		Choice Plus		Narrow
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Coinsurance	20%	50%	20%	50%	20%	25%	50%	20%	50%	20%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/ $10,000	$1,500/$3,000	$5,000/ $10,000	$1,000/$2,000	$1,000/$2,000	$5,000/ $10,000	$1,500/$3,000	$5,000/ $10,000	$1,000/$2,000
Maximum Out of Pocket Limits: To include copays, coinsurance any charges that apply to your deductible	$4,000/$8,000	$10,000/ $20,000	$5,000/ $10,000	$10,000/ $20,000	$4,000/$8,000	$8,150/ $16,300	$10,000/ $20,000	$5,000/ $10,000	$10,000/ $20,000	$4,000/$8,000
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10	$35/$35 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60	$70/$100 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	$25	$25	50% after Ded.	$50	50% after Ded.	$25
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		$500 copay before Ded.	$400 copay + 25%		$500 copay + 20%		$500 copay before Ded.
Hospital Inpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	25% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	25% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40	25% after Ded.	50% after Ded.	No Charge	50% after Ded.	$40
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500	25% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500
Prescription Benefit -- up to 30-day supply	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200
Mail-order copay for 90-day supply	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500	Not Covered	$37.50/ $112.50/ $212.50/$500

Evry Health – Alternate Plan

Plan Designs – Evry Health (alternative option)

Carrier	Current UHC					Evry Health			
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO	PPO 0 Premier		EPO 0 Premier	EPO HDHP 4/7
Network	Broad		Broad		Narrow	Broad		Narrow	Narrow
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	In-Network
Coinsurance	20%	50%	20%	50%	20%	20%	40%/50%	20%	25%/40%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/$10,000	$1,500/$3,000	$5,000/$10,000	$1,000/$2,000	$0	$0	$0	$4,000/$8,000
Maximum Out of Pocket Limits:	$4,000/$8,000	$10,000/$20,000	$5,000/$10,000	$10,000/$20,000	$4,000/$8,000	$5,250/$10,500	$5,250/$10,500	$5,250/$10,500	$7,000/$14,000
Prescription Drug Out of Pocket Limits:	None	None	None	None	None	$1,500/$3,000	None	$1,500/$3,000	$1,500/$3,000
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10	$0	40%	$0	No charge after Ded.
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60	$0	40%	$0	No charge after Ded.
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	$25	No Charge	40%	No Charge	No charge
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	No Charge	20%	40%	20%	40% after Ded.
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		20% + $500 copay before Ded.	20%		20%	$300 copay + 40% after Ded.
Hospital Inpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20%	40%	20%	40%
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20%	40%	20%	25%
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40	20% - No charge at PCP	40%	20% - No charge at PCP	No charge at PCP after Ded.
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500	20%	40%	20%	40%
Prescription Benefit -- up to 30-day supply	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$0 generics/20% to max (brand/specialty)	50%	$0 generics/20% to max (brand/specialty)	$0 generics/35% to max (brand/specialty)
Mail-order copay for 90-day supply	$37.50/$112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	$0 generics/20% to max (brand/specialty)	50%	$0 generics/20% to max (brand/specialty)	$0 generics/35% to max (brand/specialty)

TML – Alternate Plan

Plan Designs – TML (alternative option)

Carrier	Current UHC					Proposed TML			
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO	Copay-1K-4K ER		Copay-3K ER	
Network	Choice Plus		Choice Plus		Narrow	BCBSTX & Blue Card Networks		BCBSTX & Blue Card Networks	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Coinsurance	20%	50%	20%	50%	20%	20%	50%	0%	30%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/$10,000	$1,500/$3,000	$5,000/$10,000	$1,000/$2,000	$1,000/$2,000	$2,000/$4,000	$3,000/$6,000	$6,000/$12,000
Maximum Out of Pocket Limits:	$4,000/$8,000	$10,000/ $20,000	$5,000/$10,000	$10,000/ $20,000	$4,000/$8,000	$4,000/$8,000	Unlimited / Unlimited	$3,000/$6,000	Unlimited / Unlimited
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10	$30	50% after Ded.	$30	30% after Ded.
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60	$60	50% after Ded.	$60	30% after Ded.
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge	No Charge	50% after Ded.	No Charge	30% after Ded.
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	$25	$75	50% after Ded.	$75	30% after Ded.
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		$500 copay before Ded.	$500 copay + 20% after Ded. Physician Charges 20% after Ded.		$500 copay + 20% after Ded. Physician Charges 0% after Ded.	
	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	50% after Ded.	0% after Ded.	30% after Ded.
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	50% after Ded.	0% after Ded.	30% after Ded.
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40	No Charge	50% after Ded.	No Charge	30% after Ded.
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500	20% after Ded.	50% after Ded.	0% after Ded.	30% after Ded.
Prescription Benefit -- up to 30-day supply	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$15/$45/$85/ $200	$0 Maintenance/ $10/ $45/ $90/ $150/ $175 T4: 30 day fill only T1-3,5: 30, 60, 90 day fill.	Not Covered	$0 Maintenance/ $10/ $45/ $90/ $150/ $175 T4: 30 day fill only	Not Covered
Mail-order copay for 90-day supply	$37.50/$112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	$0/$30/$135/ $270/ NA/$525	Not Covered	$0/$30/$135/ $270/ NA/$525	Not Covered

Medical Rates

6

Medical Rate Comparison

UHC Renewal

	UHC – Current			UHC – Renewal (status quo PD)		
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO
EE Only	$708.94	$689.07	$622.54	$843.64	$819.99	$740.82
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$2,041.61	$1,984.38	$1,792.78
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,527.00	$1,484.19	$1,340.89
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,809.33	$2,730.56	$2,466.92
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$204,861.68**	**$18,179.18**	**$15,127.53**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$2,458,340.16**	**$218,150.16**	**$181,530.36**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,858,020.68**		
Premium Holiday	–			**- $120,000**		
Net Total Premium	–			**$2,738,020.68**		
% Change	–			**14%**		
$ Change	–			**$336,323.52**		

Medical Rate Comparison

UHC Alternate POS Pro formance EIZW

	UHC – Current			UHC (PD changes)		
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	POS Pro formance EIZW	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO
EE Only	$708.94	$689.07	$622.54	$745.33	$819.99	$740.82
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$1,803.70	$1,984.38	$1,792.78
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,349.06	$1,484.19	$1,340.89
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,481.96	$2,730.56	$2,466.92
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$180,989.17**	**$18,179.18**	**$15,127.53**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$2,171,870.04**	**$218,150.16**	**$181,530.36**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,571,550.56**		
Premium Holiday	–			**- $120,000**		
Net Total Premium	–			**$2,451,550.56**		
% Change	–			**2%**		
$ Change	–			**$49,853.40**		

Medical Rate Comparison

UHC Alternate POS Pro formance EI2D

	UHC – Current			UHC (PD changes)		
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	POS Pro formance EI2D	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO
EE Only	$708.94	$689.07	$622.54	$744.70	$819.99	$740.82
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$1,802.18	$1,984.38	$1,792.78
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,347.92	$1,484.19	$1,340.89
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,479.86	$2,730.56	$2,466.92
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$180,836.18**	**$18,179.18**	**$15,127.53**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$2,170,034.16**	**$218,150.16**	**$181,530.36**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,569,714.68**		
Premium Holiday	–			**-$120,000**		
Net Total Premium	–			**$2,449,714.68**		
% Change	–			**2%**		
$ Change	–			**$48,017.52**		

Medical Rate Comparison

Evry Health

	UHC – Current			Evry Health (PD changes)		
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	PPO 0 Premier	EPO 0 Premier	EPO HDHP 4/7
EE Only	$708.94	$689.07	$622.54	$877.00	$669.00	$575.00
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$1,841.00	$1,405.00	$1,208.00
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,578.00	$1,204.00	$1,035.00
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,717.00	$2,073.00	$1,783.00
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$201,979.00**	**$13,978.00**	**$11,329.00**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$2,423,748.00**	**$167,736.00**	**$135,948.00**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,727,432.00**		
% Change	–			**13.56%**		
$ Change	–			$325,734.84		

Medical Rate Comparison

TML

	UHC – Current			TML – Proposed (PD changes)	
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	Copay-1K-4K ER	Copay-3K ER
EE Only	$708.94	$689.07	$622.54	$730.08	$714.72
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$1,482.06	$1,450.88
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,284.94	$1,257.92
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,153.74	$2,108.44
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$163,070.76**	**$28,045.80**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$1,956,849.12**	**$336,549.60**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,293,398.72**	
% Change	—			**-5%**	
$ Change	—			**-$108,293.44**	

Medical Carrier Disruption

7

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services
UHC								
In Network	**1,567**	**95.3%**	**2,453**	**96.4%**	**6,795**	**94.4%**	**14,922**	**89.4%**
Out of Network	**77**	**4.7%**	**92**	**3.6%**	**406**	**5.6%**	**1,772**	**10.6%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%
BCBS Choice								
In both networks	1,363	82.9%	1,995	78.4%	5,139	71.4%	11,098	66.5%
Gain over current network	43	2.6%	52	2.0%	250	3.5%	1,350	8.1%
	1,406	**85.5%**	**2,047**	**80.4%**	**5,389**	**74.8%**	**12,448**	**74.6%**
Loss over current network	204	12.4%	458	18.0%	1,656	23.0%	3,824	22.9%
Not in either network	34	2.1%	40	1.6%	156	2.2%	422	2.5%
	238	**14.5%**	**498**	**19.6%**	**1,812**	**25.2%**	**4,246**	**25.4%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%
BCBS Essentials								
In both networks	1,355	82.4%	1,986	78.0%	5,111	71.0%	11,052	66.2%
Gain over current network	41	2.5%	50	2.0%	247	3.4%	1,349	8.1%
	1,396	**84.9%**	**2,036**	**80.0%**	**5,358**	**74.4%**	**12,401**	**74.3%**
Loss over current network	212	12.9%	467	18.3%	1,684	23.4%	3,870	23.2%
Not in either network	36	2.2%	42	1.7%	159	2.2%	423	2.5%
	248	**15.1%**	**509**	**20.0%**	**1,843**	**25.6%**	**4,293**	**25.7%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services
UHC								
In Network	**1,567**	**95.3%**	**2,453**	**96.4%**	**6,795**	**94.4%**	**14,922**	**89.4%**
Out of Network	**77**	**4.7%**	**92**	**3.6%**	**406**	**5.6%**	**1,772**	**10.6%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%
Evry Health PPO								
In both networks	1,344	81.8%	2,147	84.4%	6,084	84.5%	13,585	81.4%
Gain over current network	68	4.1%	83	3.3%	375	5.2%	1,585	9.5%
	1,412	**85.9%**	**2,230**	**87.6%**	**6,459**	**89.7%**	**15,170**	**90.9%**
Loss over current network	223	13.6%	306	12.0%	711	9.9%	1,337	8.0%
Not in either network	9	0.5%	9	0.4%	31	0.4%	187	1.1%
	232	**14.1%**	**315**	**12.4%**	**742**	**10.3%**	**1,524**	**9.1%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%
Evry Health EPO								
In both networks	1,030	62.7%	1,620	63.7%	4,744	65.9%	11,156	66.8%
Gain over current network	56	3.4%	70	2.8%	283	3.9%	1,221	7.3%
	1,086	**66.1%**	**1,690**	**66.4%**	**5,027**	**69.8%**	**12,377**	**74.1%**
Loss over current network	537	32.7%	833	32.7%	2,051	28.5%	3,766	22.6%
Not in either network	21	1.3%	22	0.9%	123	1.7%	551	3.3%
	558	**33.9%**	**855**	**33.6%**	**2,174**	**30.2%**	**4,317**	**25.9%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services
UHC								
In Network	**1,567**	**95.3%**	**2,453**	**96.4%**	**6,795**	**94.4%**	**14,922**	**89.4%**
Out of Network	**77**	**4.7%**	**92**	**3.6%**	**406**	**5.6%**	**1,772**	**10.6%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%
TML								
In both networks	1,363	82.9%	1,995	78.4%	5,139	71.4%	11,098	66.5%
Gain over current network	43	2.6%	52	2.0%	250	3.5%	1,350	8.1%
	1,406	**85.5%**	**2,047**	**80.4%**	**5,389**	**74.8%**	**12,448**	**74.6%**
Loss over current network	204	12.4%	458	18.0%	1,656	23.0%	3,824	22.9%
Not in either network	34	2.1%	40	1.6%	156	2.2%	422	2.5%
	238	**14.5%**	**498**	**19.6%**	**1,812**	**25.2%**	**4,246**	**25.4%**
	1,644	100%	2,545	100%	7,201	100%	16,694	100%

Dental Plan Designs

8

Dental

Plan Designs – UnitedHealthcare

Carrier	Current - UHC		Current - UHC	
Plan Provisions	90% R&C Dental Plan		MAC Dental Plan	
	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible (Individual)	$50	$50	$50	$50
Calendar Year Deductible (Family)	$150	$150	$150	$150
Annual Maximum	$1,500	$1,500	$1,500	$1,500
Preventative Services	100%	100%	100%	100%
Basic Restorative Services	80%	80%	80%	80%
Major Restorative Services	50%	50%	50%	50%
Non-Surgical Extractions	80%	80%	80%	80%
Endodontics	80%	80%	80%	80%
Periodontics	80%	80%	80%	80%
Orthodontia	50%	50%	0%	0%
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered
Orthodontia Limiting Age	None	None	Not Covered	Not Covered

Dental

Plan Designs – Delta Dental

Carrier	Current - UHC		Current - UHC		Delta Dental		Delta Dental	
Plan Provisions	90% R&C Dental Plan		MAC Dental Plan		90% R&C Dental Plan		MAC Dental Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible (Individual)	$50	$50	$50	$50	$50	$50	$50	$50
Calendar Year Deductible (Family)	$150	$150	$150	$150	$150	$150	$150	$150
Annual Maximum	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Basic Restorative Services	80%	80%	80%	80%	80%	80%	80%	80%
Major Restorative Services	50%	50%	50%	50%	50%	50%	50%	50%
Non-Surgical Extractions	80%	80%	80%	80%	80%	80%	80%	80%
Endodontics	80%	80%	80%	80%	80%	80%	80%	80%
Periodontics	80%	80%	80%	80%	80%	80%	80%	80%
Orthodontia	50%	50%	0%	0%	50%	50%	0%	0%
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered	$1,500	$1,500	Not Covered	Not Covered
Orthodontia Limiting Age	None	None	Not Covered	Not Covered	None	None	Not Covered	Not Covered

Dental

Plan Designs – Humana

Carrier	Current - UHC		Current - UHC		Humana		Humana	
Plan Provisions	90% R&C Dental Plan		MAC Dental Plan		90% R&C Dental Plan- Trad +		MAC (INFS) Dental Plan - Trad +	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible (Individual)	$50	$50	$50	$50	$50	$50	$50	$50
Calendar Year Deductible (Family)	$150	$150	$150	$150	$150	$150	$150	$150
Annual Maximum	$1,500	$1,500	$1,500	$1,500	$1500 + Extended Max (30%)	$1500 + Extended Max (30%)	$1500 + Extended Max (30%)	$1500 + Extended Max (30%)
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Basic Restorative Services	80%	80%	80%	80%	80%	80%	80%	80%
Major Restorative Services	50%	50%	50%	50%	50%	50%	50%	50%
Non-Surgical Extractions	80%	80%	80%	80%	80%	80%	80%	80%
Endodontics	80%	80%	80%	80%	80%	80%	80%	80%
Periodontics	80%	80%	80%	80%	80%	80%	80%	80%
Orthodontia	50%	50%	0%	0%	50%	50%	0%	0%
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered	$1,500	$1,500	Not Covered	Not Covered
Orthodontia Limiting Age	None	None	Not Covered	Not Covered	None	None	Not Covered	Not Covered

Dental

Plan Designs – MetLife

Carrier	Current - UHC		Current - UHC		MetLife		MetLife	
Plan Provisions	90% R&C Dental Plan		MAC Dental Plan		90% R&C Dental Plan		MAC Dental Plan	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible (Individual)	$50	$50	$50	$50	$50	$50	$50	$50
Calendar Year Deductible (Family)	$150	$150	$150	$150	$150	$150	$150	$150
Annual Maximum	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Basic Restorative Services	80%	80%	80%	80%	80%	80%	80%	80%
Major Restorative Services	50%	50%	50%	50%	50%	50%	50%	50%
Non-Surgical Extractions	80%	80%	80%	80%	80%	80%	80%	80%
Endodontics	80%	80%	80%	80%	80%	80%	80%	80%
Periodontics	80%	80%	80%	80%	80%	80%	80%	80%
Orthodontia	50%	50%	0%	0%	50%	50%	0%	0%
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered	$1,500	$1,500	Not Covered	Not Covered
Orthodontia Limiting Age	None	None	Not Covered	Not Covered	None	None	Not Covered	Not Covered

Dental

Plan Designs – TML

Carrier	Current - UHC		Current - UHC		TML		TML	
Plan Provisions	**90% R&C Dental Plan**		**MAC Dental Plan**		**90% R&C Dental Plan**		**90% R&C Dental Plan**	
	In Network	**Out of Network**	**In Network**	**Out of Network**	**In Network**	**Out of Network**	**In Network**	**Out of Network**
Calendar Year Deductible (Individual)	$50	$50	$50	$50	Tier 1: $0, Tier 2 & 3: $50,Tier 4: $50 per lifetime	Tier 1: $0, Tier 2 & 3: $50,Tier 4: $50 per lifetime	Tier 1: $0, Tier 2 & 3: $50,Tier 4: $50 per lifetime	Tier 1: $0, Tier 2 & 3: $50,Tier 4: $50 per lifetime
Calendar Year Deductible (Family)	$150	$150	$150	$150				
Annual Maximum	$1,500	$1,500	$1,500	$1,500	Per individual Tier 1,2,3 (Combined): $2,000, Tier 4: $3,000 per lifetime	Per individual Tier 1,2,3 (Combined): $2,000, Tier 4: $3,000 per lifetime	Per individual Tier 1,2,3 (Combined): $1,500	Per individual Tier 1,2,3 (Combined): $1,500
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
Basic Restorative Services	80%	80%	80%	80%	80%	80%	80%	80%
Major Restorative Services	50%	50%	50%	50%	50%	50%	50%	50%
Non-Surgical Extractions	80%	80%	80%	80%	80%	80%	80%	80%
Endodontics	80%	80%	80%	80%	80%	80%	80%	80%
Periodontics	80%	80%	80%	80%	80%	80%	80%	80%
Orthodontia	50%	50%	0%	0%	50%	50%	0%	0%
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered	$3,000	$3,000	Not Covered	Not Covered
Orthodontia Limiting Age	None	None	Not Covered	Not Covered	To Age 19	To Age 19	Not Covered	Not Covered

Dental Rates

9

Dental Rate Comparison

UHC

	UHC – Current		UHC – Renewal (status quo PD)	
	90% R&C	MAC	90% R&C	MAC
EE Only	$33.97	$24.88	$39.14	$28.66
EE + Sp.	$67.95	$49.76	$78.29	$57.32
EE + Ch.	$83.31	$59.48	$95.99	$68.52
EE + Fam.	$128.60	$92.31	$148.17	$106.33
Monthly Premium	**$8,572.71**	**$1,447.35**	**$9,877.35**	**$1,667.21**
Annual Premium	**$102,872.52**	**$17,368.20**	**$118,528.20**	**$20,006.52**
Combined Annual Premium	**$120,240.72**		**$138,534.72**	
% Change	–		**15.21%**	
$ Change	–		**$18,294.00**	
Rate Guarantee	–		**12 Months**	

Dental Rate Comparison

Delta Dental

	UHC – Current		Delta Dental (status quo PD)	
	90% R&C	MAC	90% R&C	MAC
EE Only	$33.97	$24.88	$33.29	$24.38
EE + Sp.	$67.95	$49.76	$66.59	$48.77
EE + Ch.	$83.31	$59.48	$81.65	$58.29
EE + Fam.	$128.60	$92.31	$126.03	$90.47
Monthly Premium	**$8,572.71**	**$1,447.35**	**$8,401.44**	**$1,418.45**
Annual Premium	**$102,872.52**	**$17,368.20**	**$100,817.28**	**$17,021.40**
Combined Annual Premium	**$120,240.72**		**$117,838.68**	
% Change	–		**-2.00%**	
$ Change	–		**-$2,402.04**	
Rate Guarantee	–		**24 Months**	

Dental Rate Comparison

Humana

	UHC – Current		Humana (status quo PD)	
	90% R&C	MAC	90% R&C	MAC
EE Only	$33.97	$24.88	$29.39	$20.42
EE + Sp.	$67.95	$49.76	$58.78	$40.84
EE + Ch.	$83.31	$59.48	$74.44	$45.94
EE + Fam.	$128.60	$92.31	$111.81	$70.45
Monthly Premium	**$8,572.71**	**$1,447.35**	**$7,492.70**	**$1,134.33**
Annual Premium	**$102,872.52**	**$17,368.20**	**$89,912.40**	**$13,611.96**
Combined Annual Premium	**$120,240.72**		**$103,524.36**	
% Change	–		**-13.90%**	
$ Change	–		**-$16,716.36**	
Rate Guarantee	–		**36 months**	

Dental Rate Comparison

MetLife

	UHC – Current		MetLife (status quo PD)	
	90% R&C	MAC	90% R&C	MAC
EE Only	$33.97	$24.88	$33.64	$24.64
EE + Sp.	$67.95	$49.76	$67.28	$49.27
EE + Ch.	$83.31	$59.48	$82.48	$58.89
EE + Fam.	$128.60	$92.31	$127.32	$91.40
Monthly Premium	**$8,572.71**	**$1,447.35**	**$8,487.76**	**$1,433.14**
Annual Premium	**$102,872.52**	**$17,368.20**	**$101,853.12**	**$17,197.68**
Combined Annual Premium	**$120,240.72**		**$119,050.80**	
% Change	–		**-0.99%**	
$ Change	–		**-$1,189.92**	
Rate Guarantee	–		**12 Months**	

Dental Rate Comparison

TML

	UHC – Current		TML (status quo PD)	
	90% R&C	MAC	90% R&C	90% R&C
EE Only	$33.97	$24.88	$40.66	$30.72
EE + Sp.	$67.95	$49.76	$83.46	$72.18
EE + Ch.	$83.31	$59.48	$87.74	$66.00
EE + Fam.	$128.60	$92.31	$124.80	$92.06
Monthly Premium	**$8,572.71**	**$1,447.35**	**$8,975.42**	**$1,617.90**
Annual Premium	**$102,872.52**	**$17,368.20**	**$107,705.04**	**$19,414.80**
Combined Annual Premium	**$120,240.72**		**$127,119.84**	
% Change	—		**5.72%**	
$ Change	—		**$6,879.12**	
Rate Guarantee	—		**12 Months**	

Dental Carrier Disruption

10

Gallagher

Geo Access Report

Dental Geo Access Reporting Summary							
	UHC	BCBS	Delta Dental PPO	Delta Dental Premier	Humana	MetLife	TML
General Dentist with Access	141	140	134	134	134	147	140
General Dentist with Access %	97.9%	97.2%	98.0%	98.0%	98.0%	97.4%	97.2%
General Dentist without Access	3	4	3.0	3.0	3	4	4
General Dentist without Access %	2.1%	2.8%	2.2%	2.2%	2.0%	2.6%	2.8%
	UHC	BCBS	Delta Dental PPO	Delta Dental Premier	Humana	MetLife	TML
Specialist with Access		141	134	134	137	150	141
Specialist with Access %		97.9%	98.0%	98.0%	100.0%	99.3%	97.9%
Specialist without Access		3	3.0	3.0	0	1	3
Specialist without Access %		2.1%	2.2%	2.2%	0.0%	0.7%	2.1%

Vision Plan Designs

11

UnitedHealthCare – Vision Incumbent

Plan Designs – UnitedHealth Care (status quo for all Carriers)

Carrier	UHC		UHC - Renewal	
Plan Provisions	In - Force Benefits		Proposed Matching Benefit	
Plan:	VH496		Plan Name	
	In-Network	Non-network Reimbursement	In Network	Non-Network Reimbursement
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copay	$40 Max. Allowance
Lenses	$25 copay	$0.00	$25 copay	$0.00
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$25 copay, $150 Max. Allowance	$45 Max. Allowance
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$25 copay	$150 Max. Allowance
Lenses				
Single Vision	100% covered	$40 Max. Allowance	100% covered	$40 Max. Allowance
Lined Bifocal	100% covered	$60 Max. Allowance	100% covered	$60 Max. Allowance
Lined Trifocal	100% covered	$80 Max. Allowance	100% covered	$80 Max. Allowance
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0 copay	$0 Max Allowance
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		After $25 copay, the lesser of $100 or retail billed charge	
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		After $25 copay, the lesser of $150 or retail billed charge	
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		After $25 copay, the lesser of $200 or retail billed charge	
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		After $25 copay, the lesser of $250 or retail billed charge	
Standard Polycarbonate (Adult)	$33	Not Covered	$33	Not Covered
Standard Scratch Coating	$0	$0 Max Allowance	$0	$0 Max Allowance
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	$25 copay	$150 Max. Allowance
Non-Formulary/	$150 allowance	$150 Max. Allowance	$150 allowance	$150 Max. Allowance
Necessary Contact Lens	$25 copay	$210 Max. Allowance	$25 copay	$210 Max. Allowance
Service Frequency:				
Exams	12 months		12 months	
Prescription Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses	12 months		12 months	

Avesis- Vision Plan

Plan Designs – Avesis

Carrier	UHC		Avesis	
Plan Provisions	In - Force Benefits		Proposed Matching Benefit	
Plan:	VH496		150150EZ1L1	
	In-Network	**Non-network Reimbursement**	**In Network**	**Non-Network Reimbursement**
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 Copay	Up to $35
Lenses	$25 copay	$0.00	$25 Copay	Copayment Waived
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$25 Copay (materials copayment applies to either lenses or frames)	Copayment Waived
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$50 Standard / $75 Specialty	Copayment Waived
Lenses				
Single Vision	100% covered	$40 Max. Allowance	Covered in Full	Up to $25
Lined Bifocal	100% covered	$60 Max. Allowance	Covered in Full	Up to $40
Lined Trifocal	100% covered	$80 Max. Allowance	Covered in Full	Up to $50
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 Allowance plus 20% off balance	Up to $50
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	Covered in Full	Up to $10
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	$75 Member OOP Max	Up to $40
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		$110 Member OOP Max	Up to $40
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		$50 Allowance plus 20% off	Up to $40
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		$50 Allowance plus 20% off	Up to $40
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		$50 Allowance plus 20% off	Up to $40
Standard Polycarbonate (Adult)	$33	Not Covered	$40 SV / $44 Multifocal	N/A
Standard Scratch Coating	$0	$0 Max Allowance	Factory Scratch included, Additional Scratch $17 Member OOP Max	N/A
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	Avesis does not include a formulary	N/A
Non-Formulary/	$150 allowance	$150 Max. Allowance	$150 Allowance	Up to $128
Necessary Contact Lens	$25 copay	$210 Max. Allowance	Covered in Full	Up to $250
Service Frequency:				
Exams	12 months		12 Months	
Prescription Lenses	12 months		12 Months	
Frames	24 months		24 Months	
Contact Lenses	12 months		12 Months	

Delta Dental – Vision Plan

Plan Designs – Delta Dental

Carrier	UHC		Delta Dental	
Plan Provisions	In - Force Benefits		Proposed Matching Benefit	
Plan:	VH496		DeltaVision	
	In-Network	**Non-network Reimbursement**	**In Network**	**Non-Network Reimbursement**
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copayment	up to $45
Lenses	$25 copay	$0.00	$25 copayment	up to $30
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$150 allowance	up to $70
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$25 copayment	up to $210
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$25 copayment	up to $30
Lined Bifocal	100% covered	$60 Max. Allowance	$25 copayment	up to $50
Lined Trifocal	100% covered	$80 Max. Allowance	$25 copayment	up to $65
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 allowance	up to $70
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0 copayment	Included in Lens Allowance
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	$0 copayment	up to $50
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		$95-$105 copayment	up to $50
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		$150-$175 copayment	up to $50
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		Not Covered	Not Covered
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		Not Covered	Not Covered
Standard Polycarbonate (Adult)	$33	Not Covered	$35 copayment	Included in Lens Allowance
Standard Scratch Coating	$0	$0 Max Allowance	$17 copyament	Included in Lens Allowance
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	Not Covered	Not Covered
Non-Formulary/	$150 allowance	$150 Max. Allowance	Not Covered	Not Covered
Necessary Contact Lens	$25 copay	$210 Max. Allowance	$25 copayment	up to $210
Service Frequency:				
Exams	12 months		12 months	
Prescription Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses	12 months		12 months	

Eye Med – Vision Plan

Plan Designs – EyeMed

Carrier	UHC		Eye Med	
Plan Provisions	**In - Force Benefits**		**Proposed Matching Benefit**	
Plan:	**VH496**		**Plan Name**	
	In-Network	**Non-network Reimbursement**	**In Network**	**Non-Network Reimbursement**
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copay	$40 reimbursment
Lenses	$25 copay	$0.00	$120 allowance, varies	varies
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$0 copay, $150 allowance, 20% off balance over $150	$75 reimbursment
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$0 copay, $150 allowance	$75 reimbursment
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$25 copay	$30 reimbursment
Lined Bifocal	100% covered	$60 Max. Allowance	$25 copay	$50 reimbursment
Lined Trifocal	100% covered	$80 Max. Allowance	$25 copay	$70 reimbursment
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 allowance, 20% off balance over $150	$75 reimbursment
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0 copay	$20 reimbursment
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	Standard: $90 copay	$50 reimbursment
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		Premium Tier 1: $110 copay	$50 reimbursment
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		Premium Tier 2: $120 copay	$50 reimbursment
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		Premium Tier 3: $135 copay	$50 reimbursment
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		Premium Tier 4: $90 copay, 20% off retail price less $120 allowance	$50 reimbursment
Standard Polycarbonate (Adult)	$33	Not Covered	$40.00	N/A
Standard Scratch Coating	$0	$0 Max Allowance	$0 copay	$8 reimbursment
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	Conventional: $0 copay, $150 allowance, 15% off balance over $150	$75 reimbursment
Non-Formulary/	$150 allowance	$150 Max. Allowance	Disposable: $0 copay, $150 allowance, 100% of balance over $150	$75 reimbursment
Necessary Contact Lens	$25 copay	$210 Max. Allowance	Covered in Full	$300 reimbursment
Service Frequency:				
Exams	12 months		12 months	
Prescription Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses	12 months		12 months	

Humana – Vision Plan

Plan Designs – Humana

Carrier	UHC		Humana	
Plan Provisions	**In - Force Benefits**		**Proposed Matching Benefit**	
Plan:	**VH496**		**150x**	
	In-Network	**Non-network Reimbursement**	**In Network**	**Non-Network Reimbursement**
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copay	$30 Max Allowance
Lenses	$25 copay	$0.00	$25 copay	$0.00
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$25 copay, $150 Max. Allowance	$80 allowance
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$150 allowance	$128 allowance
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$25 copay	$25 Max Allowance
Lined Bifocal	100% covered	$60 Max. Allowance	$25 copay	$40 Max Allowance
Lined Trifocal	100% covered	$80 Max. Allowance	$25 copay	$60 Max Allowance
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 allowance, 20% off balance over $150	$80 Max Allowance
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0 Copay	$0.00
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge		$75 member cost	Up to $40 reimbursement
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		$85 member cost	Up to $40 reimbursement
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge	$0 Max Allowance	$100 member cost	Up to $40 reimbursement
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		$55 Copay, 80% of charge less $120	Up to $40 reimbursement
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge			
Standard Polycarbonate (Adult)	$33	Not Covered	$39 member cost	Not Covered
Standard Scratch Coating	$0	$0 Max Allowance	$15.00	Not Covered
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	$25 Copay	$128 Max Allowance
Non-Formulary/	$150 allowance	$150 Max. Allowance	$150 Allowance	$128 Max Allowance
Necessary Contact Lens	$25 copay	$210 Max. Allowance	$0 Member cost	$210 Max Allowance
Service Frequency:				
Exams	12 months		12 months	
Prescription Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses	12 months		12 months	

MetLife – Vision Plan

Plan Designs – MetLife

Carrier	UHC		MetLife	
Plan Provisions	In - Force Benefits		Proposed Matching Benefit	
Plan:	VH496		Davis Vision (NET041)	
	In-Network	Non-network Reimbursement	In Network	Non-Network Reimbursement
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copay	$40 Max. Allowance
Lenses	$25 copay	$0.00	$25 copay	$30 allowance
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$150 allowance	$70 allowance
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$150 allowance	$105 allowance
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$25 copay	$30 allowance
Lined Bifocal	100% covered	$60 Max. Allowance	$25 copay	$50 allowance
Lined Trifocal	100% covered	$80 Max. Allowance	$25 copay	$65 allowance
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$150 allowance	$70 allowance
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	Covered in Full	Applied to the allowance for the applicable corrective lens
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	$55.00	$50 allowance
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		$110.00	$50 allowance
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		$150.00	$50 allowance
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		$225.00	$50 allowance
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		N/A	N/A
Standard Polycarbonate (Adult)	$33	Not Covered	$40.00	Applied to the allowance for the applicable corrective lens
Standard Scratch Coating	$0	$0 Max Allowance	Covered in Full	Applied to the allowance for the applicable corrective lens
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	$150 allowance	$105 allowance
Non-Formulary/	$150 allowance	$150 Max. Allowance	$150 allowance	$105 allowance
Necessary Contact Lens	$25 copay	$210 Max. Allowance	Covered in Full	$210 allowance
Service Frequency:				
Exams	12 months		12 months	
Prescription Lenses	12 months		12 months	
Frames	24 months		24 months	
Contact Lenses	12 months		12 months	

TML – Vision Plan

Plan Designs – TML

Carrier	UHC		TML	
Plan Provisions	**In - Force Benefits**		**Proposed Matching Benefit**	
Plan:	**VH496**		**Plan Name**	
	In-Network	**Non-network Reimbursement**	**In Network**	**Non-Network Reimbursement**
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$0 copay	$65
Lenses	$25 copay	$0.00	$175 Allowance	$125 reimbursment
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$175 allowance, 20% off balance over $175	$125 reimbursment
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	$175 Allowance	$125 reimbursment
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$10 copay	$30 reimbursment
Lined Bifocal	100% covered	$60 Max. Allowance	$10 copay	$50 reimbursment
Lined Trifocal	100% covered	$80 Max. Allowance	$10 copay	$70 reimbursment
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$175 allowance, 20% off balance over $175	$125 reimbursment
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0.00	$5 reimbursement
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	Standard: $65 copay	$50 reimbursment
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		Premium Tier 1: $95	$50 reimbursment
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		Premium Tier 2: $105	$50 reimbursment
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		Premium Tier 3: $120	$50 reimbursment
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		Premium Tier 4: $185	$50 reimbursment
Standard Polycarbonate (Adult)	$33	Not Covered	$40.00	N/A
Standard Scratch Coating	$0	$0 Max Allowance	$15.00	N/A
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	$175.00	$125 reimbursment
Non-Formulary/	$150 allowance	$150 Max. Allowance	$175.00	$125 reimbursment
Necessary Contact Lens	$25 copay	$210 Max. Allowance	Covered in Full	$210 reimbursment
Service Frequency:				
Exams	12 months		12 Months	
Prescription Lenses	12 months		12 Months	
Frames	24 months		12 Months	
Contact Lenses	12 months		12 Months	

Vision Rates

12

Vision Rate Comparison

UHC Rate Guarantee

	UHC – Current	UHC – Renewal (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$5.58
EE + Sp.	$11.17	$11.17
EE + Ch.	$12.83	$12.83
EE + Fam.	$19.75	$19.75
Monthly Premium	**$1,684.87**	**$1,684.87**
Annual Premium	**$20,218.44**	**$20,218.44**
% Change	–	**0%**
$ Change	–	**$0.00**
Rate Guarantee	–	**12 Months**

Vision Rate Comparison

Avesis

	UHC – Current	Avesis (status quo PD)	Avesis (PD changes)	Avesis (PD changes)	Avesis (PD changes)
	In - Force Benefits	Proposed Matching Benefit	Proposed Buy-Up Option	Proposed Matching Benefit	Proposed Buy-Up Option
EE Only	$5.58	$4.13	$7.91	$4.13	$7.91
EE + Sp.	$11.17	$8.27	$15.83	$8.27	$15.83
EE + Ch.	$12.83	$9.49	$18.19	$9.49	$18.19
EE + Fam.	$19.75	$14.62	$28.00	$14.62	$28.00
Monthly Premium	**$1,684.87**	**$1,247.04**	**$2,388.54**	**$623.52**	**$1,194.27**
Annual Premium	**$20,218.44**	**$14,964.48**	**$28,662.48**	**$7,482.24**	**$14,331.24**
Combined Annual Premium	–	**N/A**	**N/A**	**$21,813.48**	
% Change	–	**-26%**	**42%**	**7.89%**	
$ Change	–	**($5,253.96)**	**$8,444.04**	**$1,595.04**	
Rate Guarantee	–	**36 Months**			

Vision Rate Comparison

Delta Vision

	UHC – Current	Delta Vision (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$5.03
EE + Sp.	$11.17	$10.07
EE + Ch.	$12.83	$9.26
EE + Fam.	$19.75	$15.12
Monthly Premium	**$1,684.87**	**$1,345.42**
Annual Premium	**$20,218.44**	**$16,145.04**
% Change	–	**-20%**
$ Change	–	**($4,073.40)**
Rate Guarantee	–	**24 Months**

Vision Rate Comparison

Eye Med

	UHC – Current	Eye Med (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$4.84
EE + Sp.	$11.17	$9.69
EE + Ch.	$12.83	$11.13
EE + Fam.	$19.75	$17.13
Monthly Premium	**$1,684.87**	**$1,461.45**
Annual Premium	**$20,218.44**	**$17,537.40**
% Change	–	**-13%**
$ Change	–	**($2,681.04)**
Rate Guarantee	–	**48 Months**

Vision Rate Comparison

Humana

	UHC – Current	Humana (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$4.82
EE + Sp.	$11.17	$9.65
EE + Ch.	$12.83	$10.67
EE + Fam.	$19.75	$15.91
Monthly Premium	**$1,684.87**	**$1,394.91**
Annual Premium	**$20,218.44**	**$16,738.92**
% Change	–	**-5%**
$ Change	–	**($798.48)**
Rate Guarantee	–	**36 Months**

Vision Rate Comparison

MetLife

	UHC – Current	MetLife (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$4.74
EE + Sp.	$11.17	$9.49
EE + Ch.	$12.83	$10.91
EE + Fam.	$19.75	$16.79
Monthly Premium	**$1,684.87**	**$1,432.11**
Annual Premium	**$20,218.44**	**$17,185.32**
% Change	—	**-15%**
$ Change	—	**($3,033.12)**
Rate Guarantee	—	**48 Months**

Vision Rate Comparison

TML

	UHC – Current	TML (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$5.85
EE + Sp.	$11.17	$10.60
EE + Ch.	$12.83	$11.16
EE + Fam.	$19.75	$14.22
Monthly Premium	**$1,684.87**	**$1,407.17**
Annual Premium	**$20,218.44**	**$16,886.04**
Combined Annual Premium	—	**N/A**
% Change	—	**-16%**
$ Change	—	**($3,332.40)**
Rate Guarantee	—	**36 Months**

Vision Carrier Disruption

13

Gallagher

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services	Paid Dollars	% Paid Dollars
UHC										
In Network	**128**	**100.0%**	**183**	**100.0%**	**227**	**100.0%**	**521**	**100.0%**	**$21,704**	**100.0%**
Out of Network	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**$0**	**0.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
Avesis										
In both networks	104	81.3%	148	80.9%	185	81.5%	433	83.1%	$17,331	79.9%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	104	**81.3%**	**148**	**80.9%**	**185**	**81.5%**	**433**	**83.1%**	**$17,331**	**79.9%**
Loss over current network	24	18.8%	35	19.1%	42	18.5%	88	16.9%	$4,373	20.1%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	24	**18.8%**	**35**	**19.1%**	**42**	**18.5%**	**88**	**16.9%**	**$4,373**	**20.1%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
		-		-		-		-		
BCBS										
In both networks	99	77.3%	141	77.0%	184	81.1%	438	84.1%	$16,920	78.0%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	99	**77.3%**	**141**	**77.0%**	**184**	**81.1%**	**438**	**84.1%**	**$16,920**	**78.0%**
Loss over current network	29	22.7%	42	23.0%	43	18.9%	83	15.9%	$4,784	22.0%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	29	**22.7%**	**42**	**23.0%**	**43**	**18.9%**	**83**	**15.9%**	**$4,784**	**22.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
		-		-		-		-		
Delta Vision										
In both networks	85	66.4%	121	66.1%	160	70.5%	361	69.3%	$14,757	68.0%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	85	**66.4%**	**121**	**66.1%**	**160**	**70.5%**	**361**	**69.3%**	**$14,757**	**68.0%**
Loss over current network	43	33.6%	62	33.9%	67	29.5%	160	30.7%	$6,947	32.0%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	43	**33.6%**	**62**	**33.9%**	**67**	**29.5%**	**160**	**30.7%**	**$6,947**	**32.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
		-		-		-		-		

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services	Paid Dollars	% Paid Dollars
UHC										
In Network	**128**	**100.0%**	**183**	**100.0%**	**227**	**100.0%**	**521**	**100.0%**	**$21,704**	**100.0%**
Out of Network	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**$0**	**0.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
Eye Med										
In both networks	99	77.3%	141	77.0%	184	81.1%	438	84.1%	$16,920	78.0%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	99	**77.3%**	**141**	**77.0%**	**184**	**81.1%**	**438**	**84.1%**	**$16,920**	**78.0%**
Loss over current network	29	22.7%	42	23.0%	43	18.9%	83	15.9%	$4,784	22.0%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	29	**22.7%**	**42**	**23.0%**	**43**	**18.9%**	**83**	**15.9%**	**$4,784**	**22.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
Humana										
In both networks	98	76.6%	140	76.5%	183	80.6%	436	83.7%	$16,682	76.9%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	98	**76.6%**	**140**	**76.5%**	**183**	**80.6%**	**436**	**83.7%**	**$16,682**	**76.9%**
Loss over current network	30	23.4%	43	23.5%	44	19.4%	85	16.3%	$5,022	23.1%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	30	**23.4%**	**43**	**23.5%**	**44**	**19.4%**	**85**	**16.3%**	**$5,022**	**23.1%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
MetLife										
In both networks	119	93.0%	169	92.3%	213	93.8%	495	95.0%	$19,743	91.0%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	119	**93.0%**	**169**	**92.3%**	**213**	**93.8%**	**495**	**95.0%**	**$19,743**	**91.0%**
Loss over current network	9	7.0%	14	7.7%	14	6.2%	26	5.0%	$1,961	9.0%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	9	**7.0%**	**14**	**7.7%**	**14**	**6.2%**	**26**	**5.0%**	**$1,961**	**9.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%

Provider Disruption Report

	Providers	% of Providers	Claimants	% Claimants	Claims	% of Claims	Services	% of Services	Paid Dollars	% Paid Dollars
UHC										
In Network	**128**	**100.0%**	**183**	**100.0%**	**227**	**100.0%**	**521**	**100.0%**	**$21,704**	**100.0%**
Out of Network	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**-**	**0.0%**	**$0**	**0.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%
TML										
In both networks	99	77.3%	141	77.0%	184	81.1%	438	84.1%	$16,920	78.0%
Gain over current network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	99	**77.3%**	**141**	**77.0%**	**184**	**81.1%**	**438**	**84.1%**	**$16,920**	**78.0%**
Loss over current network	29	22.7%	42	23.0%	43	18.9%	83	15.9%	$4,784	22.0%
Not in either network	-	0.0%	-	0.0%	-	0.0%	-	0.0%	$0	0.0%
	29	**22.7%**	**42**	**23.0%**	**43**	**18.9%**	**83**	**15.9%**	**$4,784**	**22.0%**
	128	100%	183	100%	227	100%	521	100%	$21,704	100%

Appendix

14

Fully-Insured Medical

Plan Designs – BCBS (alternative option)

Carrier	Current UHC					Proposed BCBS				
Plan Name	UHC Choice Plus Premier (DQ32)-PPO		UHC Choice Plus Premier (DQ33)-PPO		UHC Navigate (DQ321)-HMO	MTBCP011 Blue Choice PPO 011		MTBCP514 Blue Choice PPO 514		MTBEE011 Blue Essentials 011
Network	**Choice Plus**		**Choice Plus**		**Narrow**	**Blue Choice**		**Blue Choice**		**Narrow**
	In-Network	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**	**In-Network**	**Out-of-Network**	**In-Network**	**Out-of-Network**	**In-Network**
Coinsurance	20%	50%	20%	50%	20%	20%	40%	20%	40%	20%
Calendar Year Deductible (Individual / Family)	$1,000/$2,000	$5,000/$10,000	$1,500/$3,000	$5,000/$10,000	$1,000/$2,000	$1,000/$3,000	$2,000/$6,000	$1,500/$4,500	$3,000/$9,000	$1,000/$3,000
Maximum Out of Pocket Limits:	$4,000/$8,000	$10,000/$20,000	$5,000/$10,000	$10,000/$20,000	$4,000/$8,000	$4,000/$12,000	Unlimited / Unlimited	$6,000/$12,000	Unlimited / Unlimited	$4,000/$12,000
Physician Office Visit Copay	$25/$25 (Tier 1/2)	50% after Ded.	$25/$25 (Tier 1/2)	50% after Ded.	$10	$30	40% after Ded.	$40	40% after Ded.	$30
Specialist Office Visit Copay	$25/$50 (Tier 1/2)	50% after Ded.	$25/$50 (Tier 1/2)	50% after Ded.	$60	$60	40% after Ded.	$80	40% after Ded.	$60
Preventive Care Services	No Charge	50% after Ded.	No Charge	50% after Ded.	No Charge	No Charge	40% after Ded.	No Charge	40% after Ded.	No Charge
Urgent Care	$50	50% after Ded.	$50	50% after Ded.	$25	$75	40% after Ded.	$75	40% after Ded.	$75
Emergency Room Visit	$500 copay + 20%		$500 copay + 20%		$500 copay before Ded.	$500 copay + 20%		$500 copay + 20%		$500 copay + 20%
Hospital Inpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.
Hospital Outpatient	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	20% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.
Lab & X-Ray	No Charge	50% after Ded.	No Charge	50% after Ded.	$40	No Charge	40% after Ded.	No Charge	40% after Ded.	20% after Ded.
Major Diagnostics (CT, PET, MRI, MRA & Nuclear Medicine)	20% after Ded.	50% after Ded.	20% after Ded.	50% after Ded.	$500	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.
Prescription Benefit -- up to 30-day supply	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200	$15/$45/$85/$200	($0/$10)/($10/$20)/($50/$70)/($100/$120)/$150/$250	$10 + 50%/$20 + 50%/$70 + 50%/$120 + 50%/$150 + 50%/$250 + 50%	($0/$10)/($10/$20)/($50/$70)/($100/$120)/$150/$250	$10 + 50%/$20 + 50%/$70 + 50%/$120 + 50%/$150 + 50%/$250 + 50%	($0/$10)/($10/$20)/($50/$70)/($100/$120)/$150/$250
Mail-order copay for 90-day supply	$37.50/$112.50 / $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	Not Covered	$37.50/$112.50/ $212.50/$500	$0/$30/$150/ $300	Not Covered	$0/$30/$150/ $300	Not Covered	$0/$30/$150/ $300

BCBS – Alternate Medical Plan

BCBS

	UHC – Current			BCBS (PD changes)		
	UHC Choice Plus Premier (DQ32)-PPO	UHC Choice Plus Premier (DQ33)-PPO	UHC Navigate (DQ321)-HMO	MTBCP011 Blue Choice PPO 011	MTBCP514 Blue Choice PPO 514	MTBEE011 Blue Essentials 011
EE Only	$708.94	$689.07	$622.54	$880.33	$854.55	$576.13
EE + Sp.	$1,715.64	$1,667.55	$1,506.54	$1,934.70	$1,878.05	$1,266.18
EE + Ch.	$1,283.19	$1,247.22	$1,126.80	$1,738.30	$1,687.50	$1,137.71
EE + Fam.	$2,360.78	$2,294.60	$2,073.05	$2,972.77	$2,711.00	$1,827.76
Estimated Monthly Premium	**$172,152.50**	**$15,276.68**	**$12,712.25**	**$215,858.80**	**$18,639.10**	**$11,777.06**
Estimated Annual Premium	**$2,065,830.00**	**$183,320.16**	**$152,547.00**	**$2,590,305.60**	**$223,669.20**	**$141,324.72**
Estimated Total Annual Premium	**$2,401,697.16**			**$2,955,299.52**		
% Change	–			**23%**		
$ Change	–			**$553,602.36**		

Dental Rate Comparison

BCBS

	UHC – Current		BCBS (PD changes)	
	90% R&C	MAC	90% R&C	MAC
EE Only	$33.97	$24.88	$32.62	$21.73
EE + Sp.	$67.95	$49.76	$65.24	$43.37
EE + Ch.	$83.31	$59.48	$90.01	$62.77
EE + Fam.	$128.60	$92.31	$135.13	$93.44
Monthly Premium	**$8,572.71**	**$1,447.35**	**$8,879.61**	**$1,400.74**
Annual Premium	**$102,872.52**	**$17,368.20**	**$106,555.32**	**$16,808.88**
Combined Annual Premium	**$120,240.72**		**$123,364.20**	
% Change	–		**2.60%**	
$ Change	–		**$3,123.48**	
Rate Guarantee	–		**12 Months**	

Dental

Plan Designs – BCBS

Carrier	Current - UHC		Current - UHC		BCBS		BCBS	
Plan Provisions	**90% R&C Dental Plan**		**MAC Dental Plan**		**90% R&C Dental Plan**		**MAC Dental Plan**	
	In Network	**Out of Network**	**In Network**	**Out of Network**	**In Network**	**Out of Network**	**In Network**	**Out of Network**
Calendar Year Deductible (Individual)	$50	$50	$50	$50	$50	$50	$50	$50
Calendar Year Deductible (Family)	$150	$150	$150	$150	$150	$150	$150	$150
Annual Maximum	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500
-								
Preventative Services	100%	100%	100%	100%	100%	100%	100%	100%
-								
Basic Restorative Services	80%	80%	80%	80%	80%	80%	80%	80%
-								
Major Restorative Services	50%	50%	50%	50%	50%	50%	50%	50%
-								
Non-Surgical Extractions	80%	80%	80%	80%	80%	80%	80%	80%
-								
Endodontics	80%	80%	80%	80%	80%	80%	50%	50%
-								
Periodontics	80%	80%	80%	80%	80%	80%	50%	50%
-								
Orthodontia	50%	50%	0%	0%	50%	50%	50%	50%
-								
Ortho Lifetime Maximum	$1,500	$1,500	Not Covered	Not Covered	$1,500	$1,500	$1,000	$1,000
-								
Orthodontia Limiting Age	None	None	Not Covered	Not Covered	Adults & Dependent Children up to 19	Adults & Dependent Children up to 19	Adults & Dependent Children up to 19	Adults & Dependent Children up to 19

Vision

Plan Designs – BCBS

Carrier	UHC		Blue Cross and Blue Shield of Texas*	
Plan Provisions	In - Force Benefits		Proposed Matching Benefit	
Plan:	VH496		9-12/12/24 $150 300B	
	In-Network	Non-network Reimbursement	In Network	Non-Network Reimbursement
Copays				
Vision Exam:	$10 copay	$40 Max. Allowance	$10 copay	Up to $30
Lenses	$25 copay	$0.00	$25 copay	Varies
Frames	$25 copay, $150 Max. Allowance	$45 Max. Allowance	$0 Copay/$150 Allowance/20% off balance over $150	Up to $75
Contacts (instead of Eyeglasses)	$25 copay	$150 Max. Allowance	Up to $40 for standard; 10% off retail price for premium	N/A
Lenses				
Single Vision	100% covered	$40 Max. Allowance	$25 copay	Up to $25
Lined Bifocal	100% covered	$60 Max. Allowance	$25 copay	Up to $40
Lined Trifocal	100% covered	$80 Max. Allowance	$25 copay	Up to $55
Frames				
Frame Allowance	$150 allowance, an additional 30% dicount may be applied to the overage	$45 Max. Allowance	$0 Copay/$150 Allowance/20% off balance over $150	Up to $75
Lens Options				
Standard Polycarbonate Lenses for Children up to Age:19	$0 copay	$0 Max Allowance	$0 copay	Up to $5
Progressive - Tier 1	After $25 copay, the lesser of $55 or retail billed charge	$0 Max Allowance	$110.00	N/A
Progressive - Tier 2	After $25 copay, the lesser of $100 or retail billed charge		$120.00	N/A
Progressive - Tier 3	After $25 copay, the lesser of $150 or retail billed charge		$135.00	N/A
Progressive - Tier 4	After $25 copay, the lesser of $200 or retail billed charge		$90 copay. 80% of charge less $120 allowance	N/A
Progressive - Tier 5	After $25 copay, the lesser of $250 or retail billed charge		N/A	N/A
Standard Polycarbonate (Adult)	$33	Not Covered	$40.00	N/A
Standard Scratch Coating	$0	$0 Max Allowance	$0.00	Up to $5
Materials - Contact Lenses				
Formulary/ Contact Lense	$25 copay	$150 Max. Allowance	$0 copay/ $150 Allowance/ 15% off balance	Up to $120
Non-Formulary/	$150 allowance	$150 Max. Allowance	$0 copay/ $150 Allowance/Plus balance over $150	Up to $120
Necessary Contact Lens	$25 copay	$210 Max. Allowance	$0 copay. Paid in full.	Up to $210
Service Frequency:				
Exams	12 months		12 months	12 months
Prescription Lenses	12 months		12 months	12 months
Frames	24 months		24 months	24 months
Contact Lenses	12 months		12 months	12 months

Vision Rate Comparison

BCBS

	UHC – Current	BCBS (status quo PD)
	In - Force Benefits	Proposed Matching Benefit
EE Only	$5.58	$6.42
EE + Sp.	$11.17	$12.20
EE + Ch.	$12.83	$12.84
EE + Fam.	$19.75	$18.87
Monthly Premium	**$1,684.87**	**$1,711.78**
Annual Premium	**$20,218.44**	**$20,541.36**
% Change	—	**2%**
$ Change	—	**$322.92**
Rate Guarantee	—	**48 Months**

Thank You!

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VILLAGE FIRE DEPARTMENT

ANNUAL FINANCIAL REPORT
For the year ended December 31, 2024

VILLAGE FIRE DEPARTMENT

ANNUAL FINANCIAL REPORT
For the year ended December 31, 2024

CONTENTS

INDEPENDENT AUDITOR'S REPORT

To the Board of Commissioners of the
Village Fire Department

Report on the Audit of the Financial Statements

Opinions

We have audited the accompanying financial statements of the governmental activities, each major fund, and the aggregate remaining fund information of the Village Fire Department (the "Department") as of and for the year ended December 31, 2024, and the related notes to the financial statements, which collectively comprise the Department's basic financial statements as listed in the table of contents.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, each major fund, and the aggregate remaining fund information of the Department as of December 31, 2024, and the respective changes in financial position for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinions

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Department, and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Responsibility of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Department's ability to continue as a going concern for twelve months beyond the financial statement date, including any currently known information that may raise substantial doubt shortly thereafter.

(Continued)

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinions. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made be a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Department's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Department's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the Management's Discussion and Analysis, budgetary comparison information, schedules of changes in net pension and total other postemployment benefits liability and related ratios and schedule of contributions, identified as Required Supplementary Information on the table of contents, be presented to supplement the basic financial statements. Such information is the responsibility of management and, although not a part of the basic financial statements, is required by the Governmental Accounting Standards Board who considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.

(Continued)

Supplementary Information

Our audit was conducted for the purpose of forming opinions on the financial statements that collectively comprise the Department's basic financial statements. The combining statements and schedules as listed in the table of contents are presented for purposes of additional analysis and are not a required part of the basic financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the basic financial statements. The information has been subjected to the auditing procedures applied in the audit of the basic financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the basic financial statements or to the basic financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the combining statements and schedules are fairly stated, in all material respects, in relation to the basic financial statements as a whole.

Crowe LLP

Crowe LLP

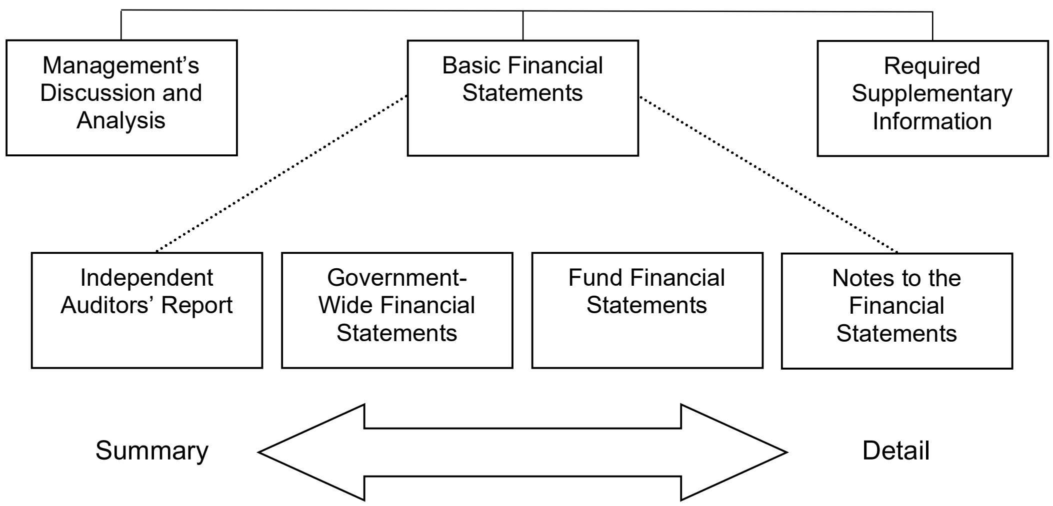
Houston, Texas
November 13, 2025

MANAGEMENT'S DISCUSSION AND ANALYSIS

The purpose of the Management's Discussion and Analysis (MD&A) is to give the readers an objective and easily readable analysis of the financial activities of the Village Fire Department (the "Department") for the year ending December 31, 2024. The analysis is based on currently known facts, decisions, or economic conditions. It presents short and long-term analysis of the Department's activities, compares current year results with those of the prior year, and discusses the positive and negative aspects of that comparison. Please read the MD&A in conjunction with the Department's financial statements, which follow this section.

THE STRUCTURE OF OUR ANNUAL REPORT

Components of the Financial Section



The Department's basic financial statements include (1) government-wide financial statements, (2) individual fund financial statements, and (3) notes to the financial statements. This report also includes supplementary information intended to furnish additional detail to support the basic financial statements themselves.

Government-Wide Statements

The government-wide statements report information for the Department as a whole. These statements include transactions and balances relating to all assets, including capital assets. These statements are designed to provide information about cost of services, operating results, and financial position of the Department as an economic entity. The Statement of Net Position and the Statement of Activities, which appear first in the Department's financial statements, report information on the Department's activities that enable the reader to understand the financial condition of the Department. These statements are prepared using the accrual basis of accounting, which is similar to the accounting used by most private-sector companies. All of the current year's revenues and expenses are taken into account even if cash has not yet changed hands.

The Statement of Net Position presents information on all of the Department's assets, liabilities, and deferred outflows/inflows of resources, with the difference reported as net position. Over time, increases or decreases in net position may serve as a useful indicator of whether the financial position of the Department is improving or deteriorating. Other nonfinancial factors, such as the condition of the Department's capital assets, need to be considered in order to assess the overall health of the Department.

The Statement of Activities presents information showing how the Department's net position changed during the most recent year. All changes in net position are reported as soon as the underlying event giving rise to the change occurs, regardless of the timing of related cash flows – the accrual method rather than modified accrual that is used in the fund level statements.

The Statement of Net Position and the Statement of Activities include one class of activity:

1. *Governmental Activities* – The Department's fire protection (public safety) service is reported here. Participating cities and intergovernmental revenues finance this activity.

The government-wide financial statements can be found after the MD&A.

FUND FINANCIAL STATEMENTS

Funds may be considered as operating companies of the parent corporation, which is the Department. They are usually segregated for specific activities or objectives. The Department uses fund accounting to ensure and demonstrate compliance with finance-related legal reporting requirements. The Department has governmental and fiduciary funds.

Governmental Funds

Governmental funds are used to account for essentially the same functions reported as governmental activities in the government-wide financial statements. However, unlike the government-wide financial statements, governmental fund financial statements focus on *near-term inflows and outflows of spendable resources,* as well as on *balances of spendable resources* available at the end of the year. Such information may be useful in evaluating the Department's near-term financing requirements.

Because the focus of governmental funds is narrower than that of the government-wide financial statements, it is useful to compare the information presented for *governmental funds* with similar information presented for *governmental activities* in the government-wide financial statements. By doing so, readers may better understand the long-term impact of the Department's near-term financing decisions. Both the governmental funds balance sheet and the governmental funds statement of revenues, expenditures, and changes in fund balances provide a reconciliation to facilitate this comparison between *governmental funds* and *governmental activities*.

The Department maintains four individual governmental funds. Information is presented separately in the governmental funds balance sheet and in the governmental funds statement of revenues, expenditures, and changes in fund balances for the general fund, the capital replacement fund, the facility fund, and the ambulance billing fund, which are considered to be major funds for reporting purposes.

The Department adopts an annual non-appropriated budget for its general fund, and hybrid annual/project length budgets for the facility fund and the capital replacement fund, subject to the terms and conditions of the interlocal agreement and the method approved by the participating cities each year. Budgetary comparison schedules have been provided for these funds to demonstrate compliance with these budgets.

(Continued)

Fiduciary Funds

Fiduciary funds are used to account for resources held for the benefit of parties outside the government. Fiduciary funds are not reported in the government-wide financial statements because the resources of those funds are not available to support the Department's own operations. The accrual basis of accounting is used for fiduciary funds. The Department maintains one fiduciary fund, which is reported in a separate statement of fiduciary net position and statement of changes in fiduciary net position.

Notes to Financial Statements

The notes to the financial statements provide additional information that is essential to a full understanding of the data provided in the government-wide and fund financial statements. The notes are the last section of the basic financial statements.

Other Information

In addition to the financial statements, MD&A, and accompanying notes, this report also presents certain Required Supplementary Information (RSI). The RSI includes a budgetary comparison schedule for the general fund and schedules of changes in net pension and total other postemployment benefits liability and related ratios and a schedule of contributions for the Texas Municipal Retirement System. RSI can be found after the notes to the basic financial statements.

GOVERNMENT-WIDE FINANCIAL ANALYSIS

As noted earlier, net position may serve over time as a useful indicator of the Department's financial position. For the Department, assets and deferred outflows of resources exceed liabilities and deferred inflows of resources by $8,265,733 as of year-end.

The largest portion of the Department's net position reflects its net investment in capital assets.

(Continued)

Statement of Net Position

The following table reflects the condensed Statement of Net Position:

	Governmental Activities	
	2024	2023
ASSETS		
Current and other assets	$ 2,445,979	$ 947,071
Capital assets, net of depreciation	6,659,934	7,471,175
Total assets	9,105,913	8,418,246
Deferred outflows - pensions	1,069,504	1,880,485
Deferred outflows - OPEB	46,315	46,326
Total deferred outflows of resources	1,115,819	1,926,811
LIABILITIES		
Current liabilities	658,842	544,177
Long-term liabilities	951,984	1,958,977
Total liabilities	1,610,826	2,503,154
Deferred inflows - pensions	280,650	230,474
Deferred inflows - OPEB	64,523	78,726
Total deferred inflows of resources	345,173	309,200
Net position		
Net investment in capital assets	6,659,934	7,471,175
Unrestricted	1,605,799	61,528
Total net position	$ 8,265,733	$ 7,532,703

Unrestricted net position is the residual amount of net position not included in the net investment in capital assets. The Department's unrestricted net position was $1,605,799 as of year-end. The Department experienced an overall increase in net position of $733,030.

(Continued)

Statement of Activities

The following table provides a summary of the Department's changes in net position:

	Governmental Activities	
	2024	2023
Revenues		
Program revenues:		
Charges for services	$ 744,057	$ 427,403
Operating grants and contributions	32,511	-
General revenues:		
Participant assessments	9,913,488	9,375,085
Interest	79,517	26,065
Other	22,115	16,885
Gain (loss) on disposal of capital assets	57,000	(24,410)
Total revenues	10,848,688	9,821,028
Expenses		
Public safety	10,115,658	9,813,740
Total expenses	10,115,658	9,813,740
Change in net position	733,030	7,288
Beginning net position	7,532,703	7,525,415
Ending net position	$ 8,265,733	$ 7,532,703

In comparison to the prior year, revenues for the Department increased by $1,027,660 or 10%. This increase is mainly due to an increase in assessments from the participating cities, as additional assessments. In comparison to the prior year, expenses for the Department increased by $301,918 or 3%. This increase is mainly due to a capital asset impairment related to a damaged firetruck and an increase in personnel expenses in the form of salaries.

FINANCIAL ANALYSIS OF THE DEPARTMENT'S FUNDS

As noted earlier, fund accounting is used to demonstrate and ensure compliance with finance-related legal requirements.

Governmental Funds: The focus of the Department's governmental funds is to provide information on near-term inflows, outflows, and balances of spendable resources. Such information is useful in assessing the Department's financing requirements. In particular, unassigned fund balance may serve as a useful measure of the Department's net resources available for spending at the end of the year.

The Department's governmental funds reflect a combined fund balance of $1,613,449. Of this, $24,175 is nonspendable for prepaids, $8,966 is nonspendable for inventories, $837,404 is assigned for equipment replacement, $12,582 is assigned for improvements to the facility, and $730,322 is unassigned fund balance.

The general fund is the Department's primary operating fund. At the end of the year, total fund balance of the general fund was $763,463. Compared to fiscal year 2023, general fund fund balance increased by $525,409, which was primarily due an increase in assessment revenue and to less expenditures than budgeted.

The capital replacement fund ended the fiscal year with a fund balance of $837,404, an increase of $708,435 compared to the previous fiscal year. This increase is primarily due to assessment revenue in excess of expenditures and a transfer in from the general fund.

The ambulance billing fund had an ending fund balance of $0 as all of the fund's activity was remitted to the participating cities.

CAPITAL ASSETS

At the end of the year, the Department's governmental activities had invested $6,659,934, (net of accumulated depreciation), in a variety of capital assets and infrastructure.

During the year, the Department purchased various medical and rescue equipment items. More detailed information on the Department's capital assets can be found in Note 3 to the financial statements.

ECONOMIC FACTORS AND NEXT YEAR'S BUDGET

The participating cities and the Department approved a $10,075,920 budget for all operating activities for fiscal year 2025, which includes $200,000 for the capital replacement fund.

CONTACTING THE DEPARTMENT'S FINANCIAL MANAGEMENT

This financial report is designed to provide a general overview of the Department's finances. Questions concerning this report or requests for additional financial information should be directed to the Fire Chief, Village Fire Department, 901 Corbindale, Houston, Texas 77024.

BASIC FINANCIAL STATEMENTS

VILLAGE FIRE DEPARTMENT
STATEMENT OF NET POSITION
December 31, 2024

	Primary Government Governmental Activities
ASSETS	
Cash	$ 2,183,940
Receivables, net	228,898
Prepaids	24,175
Inventories	8,966
Capital assets, net	6,659,934
Total assets	9,105,913
DEFERRED OUTFLOWS OF RESOURCES	
Deferred outflows - pensions	1,069,504
Deferred outflows - OPEB	46,315
Total deferred inflows of resources	1,115,819
LIABILITIES	
Current liabilities	
Accounts payable	658,842
Total current liabilities	658,842
Noncurrent liabilities	
Due within one year	227,916
Due in more than one year	724,068
Total noncurrent liabilities	951,984
Total liabilities	1,610,826
DEFERRED INFLOWS OF RESOURCES	
Deferred inflows - pensions	280,650
Deferred inflows - OPEB	64,523
Total deferred inflows of resources	345,173
NET POSITION	
Net investment in capital assets	6,659,934
Unrestricted	1,605,799
Total net position	$ 8,265,733

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
STATEMENT OF ACTIVITIES
For the year ended December 31, 2024

		Program Revenues		Net Revenue (Expense) and Changes in Net Position
				Primary Government
Functions/Programs	Expenses	Charges for Services	Operating Grants and Contributions	Governmental Activities
Primary Government				
Governmental activities				
Public safety	$ 10,115,658	$ 744,057	$ 32,511	$ (9,339,090)
Total governmental activities	$ 10,115,658	$ 744,057	$ 32,511	(9,339,090)
General revenues				
Participant assessments				9,913,488
Interest				79,517
Other				22,115
Gain on sale of capital assets				57,000
Total general revenues				10,072,120
Change in net position				733,030
Beginning net position				7,532,703
Ending net position				$ 8,265,733

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
BALANCE SHEET
GOVERNMENTAL FUNDS
December 31, 2024

	General	Capital Replacement	Ambulance Billing	(Formerly Major) Nonmajor Facility	Total Governmental Funds
ASSETS					
Cash	$ 1,434,782	$ 537,404	$ 111,219	$ 100,535	$ 2,183,940
Receivables, net	3,236	-	225,662	-	228,898
Due from other funds	87,967	300,000	-	-	387,967
Prepaids	24,175	-	-	-	24,175
Inventories	8,966	-	-	-	8,966
Total assets	$ 1,559,126	$ 837,404	$ 336,881	$ 100,535	$ -
LIABILITIES					
Accounts payable and accrued liabilities	$ 495,663	$ -	$ 163,133	$ 46	$ 658,842
Due to other funds	300,000	-	60	87,907	387,967
Total liabilities	795,663	-	163,193	87,953	1,046,809
DEFERRED INFLOWS OF RESOURCES					
Unavailable revenue - EMS services	-	-	173,688	-	173,688
Total deferred inflows of resources	-	-	173,688	-	173,688
FUND BALANCES					
Nonspendable					
Prepaids	24,175	-	-	-	24,175
Inventories	8,966				8,966
Assigned for					
Equipment replacement	-	837,404	-	-	837,404
Facility improvements	-	-	-	12,582	12,582
Unassigned	730,322	-	-	-	730,322
Total fund balances	763,463	837,404	-	12,582	1,613,449
Total liabilities, deferred inflows of resources, and fund balances	$ 1,559,126	$ 837,404	$ 336,881	$ 100,535	$ 2,660,258

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
RECONCILIATION OF THE GOVERNMENTAL FUNDS BALANCE SHEET
TO THE STATEMENT OF NET POSITION
December 31, 2024

Total Fund Balance - Governmental Funds	$ 1,613,449
Amounts reported for governmental activities in the Statement of Net Position are different because:	
Capital assets used in governmental activities are not financial resources and, therefore, are not reported in the funds.	
Capital assets, net	6,659,934
Other long-term assets are not available to pay for current period expenditures and, therefore, are deferred in the governmental funds.	173,688
Long-term liabilities and deferred outflows and deferred inflows related to the net pension and other postemployment benefits (OPEB) liability are deferred in the governmental funds.	
Net pension liability	(322,881)
Total OPEB liability	(164,611)
Deferred outflows - pensions	1,069,504
Deferred outflows - OPEB	46,315
Deferred inflows - pensions	(280,650)
Deferred inflows - OPEB	(64,523)
Long-term liabilities are not due and payable in the current period and, therefore, are not reported in the funds.	
Compensated absences	(464,492)
Net position of governmental activities	$ 8,265,733

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES
GOVERNMENTAL FUNDS
For the year ended December 31, 2024

	General	Capital Replacement	Ambulance Billing	(Formerly Major) Facility	Nonmajor Facility	Total Governmental Funds
Revenues						
Participant assessments	$ 9,513,488	$ 400,000	$ -		$ -	$ 9,913,488
Charges for fuel	107,229	-	-		-	107,229
Intergovernmental	32,511	-	-		-	32,511
Interest	50,319	17,470	4,065		7,663	79,517
Emergency medical services	-	-	463,140		-	463,140
Other	22,115	-	-		-	22,115
Total revenues	9,725,662	417,470	467,205		7,663	10,618,000
Expenditures						
Current						
Personnel	7,649,546	-	-		-	7,649,546
Operational	1,138,697	4,089	-		-	1,142,786
Distribution to participants	-	-	467,205		-	467,205
Capital outlay	173,956	-	-		30,952	204,908
Total expenditures	8,962,199	4,089	467,205		30,952	9,464,445
Excess (deficiency) of revenues over (under) expenditures	763,463	413,381	-		(23,289)	1,153,555
Other financing sources (uses)						
Transfers in	-	238,054	-		-	238,054
Transfers (out)	(238,054)	-	-		-	(238,054)
Sale of capital assets	-	57,000	-		-	57,000
Total other financing sources (uses)	(238,054)	295,054	-		-	57,000
Net change in fund balances	525,409	708,435	-		(23,289)	1,210,555
Beginning fund balances, as previously presented	238,054	128,969	-	35,871	-	402,894
Change within financial reporting entity (major to nonmajor fund)	-	-	-	(35,871)	35,871	-
Beginning fund balances as adjusted	238,054	128,969	-	-	35,871	402,894
Ending fund balances	$ 763,463	$ 837,404	$ -	$ -	$ 12,582	$ 1,613,449

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
RECONCILIATION OF THE STATEMENT OF REVENUES, EXPENDITURES, AND CHANGES IN FUND BALANCES OF THE GOVERNMENTAL FUND TO THE STATEMENT OF ACTIVITIES
For the Year Ended December 31, 2024

Net changes in fund balances - total governmental funds	$ 1,210,555
Amounts reported for governmental activities in the Statement of Activities are different because:	
Governmental funds report capital outlays as expenditures. However, in the Statement of Activities, the cost of those assets is allocated over their estimated useful lives and reported as depreciation/amortization expense.	
Capital outlay	34,095
Depreciation expense	(384,573)
Impairment of capital asset	(460,763)
Revenue in the Statement of Activities that does not provide current financial resources is not reported as revenue in the funds.	
EMS services	173,688
Net pension and total other postemployment benefits (OPEB) liabilities and deferred outflows and deferred inflows related to the City's pension and OPEB plans are not reported in the governmental funds.	
Change in net pension liability	1,010,875
Change in total OPEB liability	(17,330)
Change in deferred outflows - pensions	(810,981)
Change in deferred outflows - OPEB	(11)
Change in deferred inflows - pensions	(50,176)
Change in deferred inflows - OPEB	14,203
Some expense reported in the Statement of Activities do not require the use of current financial resources and, therefore, are not reported as expenditures in the governmental funds.	
Compensated absences	13,448
Change in net position of governmental activities	$ 733,030

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
STATEMENT OF FIDUCIARY NET POSITION
FIDUCIARY FUND
December 31, 2024

	Custodial Fund
ASSETS	
Cash	$ 10,463
Total assets	10,463
NET POSITION	
Insurance premiums distributed	10,463
Total net position	$ 10,463

See Notes to Financial Statements.

VILLAGE FIRE DEPARTMENT
STATEMENT OF CHANGES IN FIDUCIARY NET POSITION
FIDUCIARY FUND
For the Year Ended December 31, 2024

	Custodial Fund
Additions	
Insurance premiums collected	$ 2,447,698
Total additions	2,447,698
Deductions	
Insurance premiums distributed	2,446,345
Total deductions	2,446,345
Change in fiduciary net position	1,353
Beginning net position	9,110
Ending net position	$ 10,463

See Notes to Financial Statements.

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Reporting Entity: On December 20, 1978, six contracting cities joined into an interlocal cooperation agreement (the "Interlocal Agreement") to establish a common municipal fire department, chartered as the Village Fire Department (the "Department"), to provide fire and rescue services beginning January 1, 1979. The area of coverage consists of the six cities commonly known as the Memorial Villages (the "Participating Cities") and is approximately ten square miles. As discussed in Note IV.A., the Department operates and services the Participating Cities based upon the Interlocal Agreement.

The Department operates under a six-member Board of Fire Commissioners (the "Board"). Each of the six Participating Cities appoint one fire commissioner and one alternate. As required by generally accepted accounting principles, the financial statements of the reporting entity include those of the Department (the primary government) and its component units. In evaluating how to define the Department for financial reporting purposes, management has considered all potential component units. The decision to include a potential component unit in the reporting entity is made by applying the criteria set forth in generally accepted accounting principles. The basic, but not the only, criterion for including a potential component unit within the reporting entity is the governing body's ability to exercise oversight responsibility. The most significant indication of this ability is financial interdependency. Other indications of the ability to exercise oversight responsibility include, but are not limited to, the selection of governing authority, the designation of management, the ability to significantly influence operations, and accountability for fiscal matters. The other criterion used to evaluate potential component units for inclusion or exclusion from the reporting entity is the existence of special financing relationships, regardless of whether the Department is able to exercise oversight responsibilities. As of December 31, 2024, the Department had no component units.

The Department is not considered a component unit of the Participating Cities but is a joint venture.

Government-Wide Financial Statements: Activities) report information on all of the nonfiduciary activities of the primary government. All fiduciary activities are reported only in the fund financial statements. *Governmental activities*, which normally are supported by intergovernmental revenues and other nonexchange transactions, are reported separately from *business-type activities*, which rely to a significant extent on fees and charges to external customers for support. The Department has no business-type activities.

Basis of Presentation - Government-Wide Financial Statements: While separate government-wide and fund financial statements are presented, they are interrelated. The governmental activities column incorporates data from governmental funds. Separate financial statements are provided for governmental funds.

As a general rule, the effect of interfund activity has been eliminated from the government-wide financial statements. Exceptions to this general rule are payments in lieu of taxes where the amounts are reasonably equivalent in value to the interfund services provided and various other functions of the Department. Elimination of these charges would distort the direct costs and program revenues reported for the various functions concerned.

Basis of Presentation - Fund Financial Statements: The fund financial statements provide information about the Department's funds, including its fiduciary fund. Separate statements for each fund category – governmental and fiduciary – are presented. The emphasis of fund financial statements is on major governmental funds, each displayed in a separate column.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The Department reports the following governmental funds:

The *general fund* is used to account for all financial transactions not properly includable in other funds. The principal source of revenue is contributions from the Participating Cities. Expenditures include public safety. The general fund is always considered a major fund for reporting purposes.

The *capital replacement fund* calls for a certain amount to be set aside each year to be used for replacement of capital equipment. The capital replacement fund is considered a major fund for reporting purposes.

The *facility fund* is used to account for monies to be used toward the remodel of the fire station. The facility fund was reported as a major fund in the prior year; however, it did not meet the requirements to be presented as a major fund in the current year. Beginning fund balance of $35,871 is being reported with nonmajor funds in the current year.

The *ambulance billing fund* is used to account for proceeds of specific revenue sources that are legally restricted to expenditures for specified purposes. The special revenue fund is considered a major fund for reporting purposes.

<u>Fiduciary Fund</u>: The fiduciary fund accounts for assets held by the Department in a trustee capacity or as a custodian agent on behalf of others. Fiduciary funds are not reflected in the government-wide financial statements because the resources of those funds are not available to support the Department's own programs.

The Department reports the following type of fiduciary fund:

The *custodial funds* report resources, not in a trust, that are held by the Department for other parties outside of the Department. Custodial funds are accounted for using the accrual basis of accounting. These funds are used to account for the Department's insurance cooperative funds.

During the course of operations, the Department has activity between funds for various purposes. Any residual balances outstanding at year end are reported as due from/to other funds and advances to/from other funds. While these balances are reported in fund financial statements, certain eliminations are made in the preparation of the government-wide financial statements. Balances between the funds included in governmental activities (i.e., governmental) are eliminated so that only the net amount is included as internal balances in the governmental activities column.

Further, certain activity occurs during the year involving transfers of resources between funds. In fund financial statements, these amounts are reported at gross amounts as transfers in/out. While reported in fund financial statements, certain eliminations are made in the preparation of the government-wide financial statements. Transfers between the funds included in governmental activities are eliminated so that only the net amount is included as transfers in the governmental activities column.

<u>Measurement Focus and Basis of Accounting</u>: The accounting and financial reporting treatment is determined by the applicable measurement focus and basis of accounting. Measurement focus indicates the type of resources being measured such as *current financial resources or economic resources*. The basis of accounting indicates the timing of transactions or events for recognition in the financial statements.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The government-wide and fiduciary fund financial statements are reported using the *economic resources measurement focus* and the *accrual basis of accounting*. Revenues are recorded when earned and expenses are recorded when a liability is incurred, regardless of the timing of related cash flows. Grants and similar items are recognized as revenue as soon as all eligibility requirements imposed by the provider have been met.

The governmental fund financial statements are reported using the *current financial resources measurement focus* and the *modified accrual basis of accounting*. Revenues are recognized as soon as they are both measurable and available. Revenues are considered to be available when they are collectible within the current period or soon enough thereafter to pay liabilities of the current period. For this purpose, the Department considers revenues to be available if they are collected within 60 days of the end of the current fiscal period. Expenditures generally are recorded when a liability is incurred, as under accrual accounting. However, debt service expenditures, as well as expenditures related to compensated absences and claims and judgments, are recorded only when payment is due. General capital asset acquisitions are reported as expenditures in governmental funds. Issuance of long-term debt and acquisitions under leases are reported as other financing sources.

Participant assessments, charges for services, and interest associated with the current fiscal period are all considered to be susceptible to accrual and so have been recognized as revenues of the current fiscal period. Entitlements are recorded as revenues when all eligibility requirements are met, including any time requirements, and the amount is received during the period or within the availability period for this revenue source (within 60 days of year-end). Expenditure-driven grants are recognized as revenue when the qualifying expenditures have been incurred and all other eligibility requirements have been met, and the amount is received during the period or within the availability period for this revenue source (within 60 days of year-end). All other revenue items are considered to be measurable and available only when cash is received by the Department.

Assets, Liabilities, Deferred Outflows/Inflows of Resources, and Net Position/Fund Balance:

Cash and Cash Equivalents: The Department's cash consists of demand deposits. All short-term investments that are highly liquid are considered to be cash and cash equivalents.

Investments: The Department has adopted a written investment policy regarding the investment of its funds, as required by the Public Funds Investment Act (Chapter 2256, Texas Local Government Code), which permits the Department to invest in most of the investments permitted under state statutes.

Receivables: All trade receivables are shown net of an allowance for uncollectible accounts.

Prepaid Items: Certain payments to vendors reflect costs applicable to future accounting periods and are recorded as prepaid items in both government-wide and fund financial statements.

Capital Assets: Capital assets, which include property and equipment, are reported in the governmental activities column in the government-wide financial statements. Capital assets are defined by the Department as assets with an initial, individual cost of more than $2,500 and an estimated useful life in excess of one year. Such assets are recorded at historical cost or estimated historical cost if purchased or constructed. Donated capital assets are recorded at acquisition value at the date of donation. Major outlays for capital assets and improvements are capitalized as projects are constructed.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

The costs of normal maintenance and repairs that do not add to the value of the asset or materially extend assets' lives are not capitalized.

Property and equipment of the Department are depreciated using the straight-line method over the following estimated useful years:

Assets Depreciation	Estimated Useful Life
Buildings and improvements	5 to 40 years
Machinery and equipment	5 to 15 years
Vehicles	9 to 18 years
Computer equipment	5 years

Deferred Outflows/Inflows of Resources: In addition to assets, the statement of net position will sometimes report a separate section for deferred outflows of resources. This separate financial statement element, *deferred outflows of resources*, represents a consumption of net position that applies to a future period(s) and so will *not* be recognized as an outflow of resources (expense/expenditure) until then. In addition to liabilities, the statement of net position will sometimes report a separate section for deferred inflows of resources. This separate financial statement element, *deferred inflows of resources*, represents an acquisition of net position that applies to a future period(s) and so will *not* be recognized as an inflow of resources (revenue) until that time.

Deferred outflows/inflows of resources are amortized as follows:

- Deferred outflows/inflows from pension/other postemployment benefits (OPEB) activities are amortized over the average of the expected service lives of pension/OPEB plan members, except for the net differences between the projected and actual investment earnings on the pension/OPEB plan assets, which are amortized over a period of five years.
- For employer pension/OPEB plan contributions that were made subsequent to the measurement date through the end of the Department's fiscal year, the amount is deferred and recognized as a reduction to the net pension/OPEB liability during the measurement period in which the contributions were made.

At the fund level, the Department has only one type of item, which arises only under a modified accrual basis of accounting, that qualifies for reporting in this category. Accordingly, the item, unavailable revenue, is reported only in the governmental funds balance sheet. The governmental funds report unavailable revenues from emergency medical services (EMS). These amounts are deferred and recognized as inflows of resources in the period that the amounts become available.

Compensated Employee Absences: The Department recognizes a liability for compensated absences for leave that (a) is attributable to services already rendered, (b) accumulates, and (c) is more likely than not to be used for time off or otherwise paid in cash or settled in noncash means. The Department provides sick and holiday/vacation leave based on length of employment. An amount equal to one year's authorized vacation may be carried over from one anniversary date to another. Sick leave may be carried over from one year to the next, not to exceed 540 hours for 40-hour personnel and not to exceed 648 hours for operational personnel. Upon separation of employment, sick leave balance will not be paid. However, obligated sick leave earned prior to September 1, 1996 shall have a maximum payout of 1,080 hours. In addition, any sick leave earned between September 2, 1996 through March 31, 2011 will pay a maximum of 216 hours if employment is terminated by retirement, disability, death, or general reduction in work force. Holiday/vacation pay up to 180 hours for 40-hour personnel and 216

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

hours for operational personnel may be carried over to the next year. Also, compensatory time up to 200 hours may be carried over to the next year. Upon separation of employment, 40-hour personnel are allowed to be paid a maximum payout of 180 hours and operational personnel are allowed to be paid a maximum of 216 hours of holiday/vacation pay.

Participants' Assessment: The Department collects operating revenues from the Participating Cities based on the approved operating budget, of which each Participating Department contributes a pro-rata share.

Net Position Flow Assumption: Sometimes the Department will fund outlays for a particular purpose from both restricted (e.g., restricted bond or grant proceeds) and unrestricted resources. In order to calculate the amounts to report as restricted net position and unrestricted net position in the government-wide financial statements, a flow assumption must be made about the order in which the resources are considered to be applied. It is the Department's policy to consider restricted net position to have been depleted before unrestricted net position is applied.

Fund Balance Flow Assumptions: Sometimes the Department will fund outlays for a particular purpose from both restricted and unrestricted resources (the total of committed, assigned, and unassigned fund balance). In order to calculate the amounts to report as restricted, committed, assigned, and unassigned fund balance in the governmental fund financial statements, a flow assumption must be made about the order in which the resources are considered to be applied. It is the Department's policy to consider restricted fund balance to have been depleted before using any of the components of unrestricted fund balance. Further, when the components of unrestricted fund balance can be used for the same purpose, committed fund balance is depleted first, followed by assigned fund balance. Unassigned fund balance is applied last.

Fund Balance Policies: Fund balances of governmental funds are reported in various categories based on the nature of any limitations requiring the use of resources for specific purposes. The Department itself can establish limitations on the use of resources through either a commitment (committed fund balance) or an assignment (assigned fund balance).

Amounts that cannot be spent because they are either not in spendable form or legally or contractually required to be maintained intact are classified as nonspendable fund balance. Amounts that are externally imposed by creditors, grantors, contributors, or laws or regulations of other governments or imposed by law through constitutional provisions are classified as restricted.

The committed fund balance classification includes amounts that can be used only for the specific purposes determined by a formal action of the Department's highest level of decision-making authority. The Board is the highest level of decision-making authority for the Department that can, by adoption of an ordinance prior to the end of the fiscal year, commit fund balance. Once adopted, the limitation imposed by the ordinance remains in place until a similar action is taken (the adoption of another ordinance) to remove or revise the limitation.

Amounts in the assigned fund balance classification are intended to be used by the Department for specific purposes but do not meet the criteria to be classified as committed. The Board may also assign fund balance as it does when appropriating fund balance to cover a gap between estimated revenue and appropriations in the subsequent year's appropriated budget. Unlike commitments, assignments generally only exist temporarily. In other words, an additional action does not normally have to be taken for the removal of an assignment. Conversely, as discussed above, an additional action is essential to either remove or revise a commitment.

(Continued)

NOTE 1 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Estimates: The preparation of the financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect reported amounts of assets, liabilities, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

Pensions: For the purposes of measuring the net pension liability, deferred outflows of resources and deferred inflows of resources related to pensions, and pension expense, information about the fiduciary net position of the Texas Municipal Retirement System (TMRS) and additions to/deductions from TMRS's fiduciary net position have been determined on the same basis as they are reported by TMRS. For this purpose, plan contributions are recognized in the period that compensation is reported for the employee, which is when contributions are legally due. Benefit payments and refunds are recognized when due and payable in accordance with the benefit terms. Investments are reported at fair value.

Other Postemployment Benefits: The Department provides postemployment healthcare benefits as mandated by the Consolidated Omnibus Budget Reconciliation Act (COBRA). The requirements established by COBRA are fully funded by employees who elect coverage under COBRA and the Department incurs no direct costs.

In addition, the Department participates in a defined benefit group-term life insurance plan administered by TMRS known as the Supplemental Death Benefits Fund (SDBF). The Department elected, by ordinance, to provide group-term life insurance coverage to both current and retired employees. The funding policy for the SDBF program is to assure that adequate resources are available to meet all death benefit payments for the upcoming year. Benefit payments are treated as being equal to the employer's yearly contributions for retirees. Benefit payments and refunds are due and payable in accordance with the benefit terms. Information about the Department's total OPEB liability, deferred outflows of resources, deferred inflows of resources, and OPEB expense is provided by TMRS from reports prepared by their consulting actuary.

Revenues and Expenditures/Expenses:

Program Revenues: Amounts reported as *program revenues* include 1) charges to customers or applicants who purchase, use, or directly benefit from goods, services, or privileges provided by a given function or segment and 2) grants and contributions (including special assessments) that are restricted to meeting the operational or capital requirements of a particular function or segment.

NOTE 2 - STEWARDSHIP, COMPLIANCE, AND ACCOUNTABILITY

The Department adopts an annual non-appropriated budget for its general fund, and a hybrid annual/project length budget for the capital replacement fund, subject to the terms and conditions of the Interlocal Agreement and the method approved by Participating Cities each year. Budgetary comparison schedules have been provided for these funds to demonstrate compliance with these budgets.

(Continued)

NOTE 3 - DETAILED NOTES ON ALL ACTIVITIES AND FUNDS

Deposits and Investments: The Department's cash and cash equivalents include cash in a bank account and on demand investment deposits with Texas CLASS. The Department's carrying balances reported for bank accounts within cash and cash equivalents was $2,183,940 as of December 31, 2024.

As of December 31, 2024, the County had the following investments:

Investment Type	Value	Weighted Average Maturity (Years)
Texas Class	$ 1,014,458	0.13

Custodial credit risk – deposits: In the case of deposits, this is the risk that the Department's deposits may not be returned in the event of a bank failure. The Department's investment policy requires funds on deposit at the depository bank to be collateralized by securities. As of December 31, 2024, fair market values of pledged securities and FDIC coverage exceeded bank balances.

Texas CLASS - The Texas Cooperative Liquid Assets Securities System Trust (CLASS) is a public funds investment pool under Section 2256.016 of the Public Funds Investment Act, Texas Government Code, as amended. CLASS is created under an amended and restated trust agreement, dated as of December 14, 2011 (the "Agreement"), among certain Texas governmental entities investing in CLASS (the "Participants"), with Cutwater Investor Services Corporation as program administrator and Wells Fargo Bank Texas, NA as custodian. CLASS is not SEC registered and is not subject to regulation by the State. Under the Agreement, however, CLASS is administered and supervised by a seven-member board of trustees (the "Board"), whose members are investment officers of the Participants, elected by the Participants for overlapping two-year terms. In the Agreement and by resolution of the Board, CLASS has contracted with Cutwater Investors Service Corporation to provide for the investment and management of the public funds of CLASS. Separate financial statements for CLASS may be obtained from CLASS' website at www.texasclass.com.

Texas CLASS investments are included in cash and cash equivalents on the financial statements due to the pool's same-day liquidity and investment in short-term instruments with a dollar-weighted average maturity of 60 days or less.

Receivables: The following comprise receivable balances at year end:

	General	Ambulance Billing	Total
Accounts	$ 3,236	$ 573,828	$ 577,064
Allowance	-	(348,166)	(348,166)
	3,236	225,662	228,898

(Continued)

NOTE 3 - DETAILED NOTES ON ALL ACTIVITIES AND FUNDS

Capital Assets: A summary of changes in capital assets at year-end is as follows:

	Beginning Balance	Increases	Decreases/ Impairments	Ending Balance
Governmental activities				
Capital assets nondepreciable				
Construction in progress	$ -	$ -	$ -	$ -
Capital assets being depreciated				
Buildings and improvements	6,638,709	-	-	6,638,709
Furniture and equipment	1,022,969	34,095	-	1,057,064
Vehicles	2,571,072	-	(610,113)	1,960,959
Total capital assets being depreciated	10,232,750	34,095	(610,113)	9,656,732
Less accumulated depreciation				
Buildings and improvements	(1,119,719)	(147,659)	-	(1,267,378)
Furniture and equipment	(630,401)	(80,857)	-	(711,258)
Vehicles	(1,011,455)	(156,057)	149,350	(1,018,162)
Total accumulated depreciation	(2,761,575)	(384,573)	149,350	(2,996,798)
Capital assets being depreciated, net	7,471,175	(350,478)	(460,763)	6,659,934
Governmental activities capital assets, net	$ 7,471,175	$ (350,478)	$ (460,763)	$ 6,659,934

Impairment of capital assets – In November 2024, a fire truck was damaged resulting in the asset being removed from service as of December 31, 2024. Insurance did not determine the asset to be total until February 2025, therefore an impairment loss of $460,763 was reported in the public safety function of the Statement of Activities. The carrying amount of the asset after impairment was $0. The Department received an insurance payment of $2,000,000 in February 2025.

Long-Term Debt: The following is a summary of changes in the Department's total governmental long-term liabilities for the year.

	Beginning Balance	Additions	Reductions	Ending Balance	Due Within One Year
Governmental activities					
Compensated absences	$ 477,940	$ -	$ (13,448)	$ 464,492	$ 227,916
Net Pension liability	1,333,756	-	(1,010,875)	322,881	-
Total OPEB liability	147,281	17,330	-	164,611	-
Total governmental activities	$ 1,958,977	$ 17,330	$ (1,024,323)	$ 951,984	$ 227,916
Long-term liabilities due in more than one year				$ 724,068	

(Continued)

NOTE 3 - DETAILED NOTES ON ALL ACTIVITIES AND FUNDS

Interfund Transactions: Transfers between the primary government funds during the year were as follows:

Transfer Out	Transfer In	Amount
General Fund	Capital Replacement Fund	$ 238,054

Transfers were made by the general fund to the capital equipment fund to provide funds for future capital replacements.

The composition of interfund balances as of year-end was as follows:

Receivable Fund	Payable Fund	Amount
General Fund	Facility Fund	$ 87,907
General Fund	Ambulance Fund	60
Capital Replacement Fund	General Fund	300,000
		$ 387,967

NOTE 4 - OTHER INFORMATION

Interlocal Agreement Between the Participating Cities: In July 1985, the six Participating Cities amended the Interlocal Agreement changing the expiration date to December 31, 1990. The amendment also makes the Interlocal Agreement automatically renewable for additional periods of five years each on its anniversary/termination date unless written notice is received from any of the Participating Cities by the first of September prior to the expiration date. The Interlocal Agreement has renewed automatically five times since December 1990 and the current automatic renewal extends to December 31, 2025.

Under the July 1985 amended Interlocal Agreement, each Participating Department provides monthly funds to the Department based upon fixed percentages of the annual budget beginning with the 1985 budget and all subsequent years for which the Interlocal Agreement is in effect. The amendments to the Interlocal Agreement also changed the procedures through which the Participating Cities approve each year’s budget and intra-budgetary transfers.

The Interlocal Agreement was further amended during 1995 to allow the Department to bill for emergency medical services on behalf of the six Participating Cities. The Interlocal Agreement also provides that each of the six Participating Cities hold an undivided interest in the leasehold on the land leased by the Department from the Spring Branch Independent School District. In accordance with the terms of the Interlocal Agreement, the six Participating Cities paid for construction of a new fire department building on the leased property, which was completed and occupied during 1980. Each of the six Participating Cities holds an undivided interest in the building. The terms of the Interlocal Agreement require the Department to maintain certain minimum insurance coverage, naming each Participating Department as an insured party.

In March 2022, the Interlocal Agreement was amended to reinstate Bunker Hill as a participating member.

Agreement with the Department of Houston: The Department has an automatic assistance agreement with the Department of Houston to provide a ladder truck and sufficient personnel to provide fire fighting and

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

emergency medical assistance. In return, the Department of Houston will provide two engine companies and sufficient personnel to provide fire fighting in the areas to which the Department provides services.

Charges for Fuel: Certain entities served by the Department purchase gasoline and diesel fuel from the Department at the Department's cost plus a three cent per gallon administrative fee. The entities are invoiced by the Department at the end of the month for the fuel that was purchased.

Special Revenue Fund – Ambulance Billing: The ambulance billing fund was established to collect amounts billed for ambulance transportation and other emergency medical services provided by the Department. The fees are collected by the Department on behalf of the Participating Cities, and all funds received by the Department are considered to belong to the Participating Cities and, therefore, are recorded as a payable to the Participating Cities.

An eight percent fee is paid to the contractor that issues the billings and collects the payments for the Department. The service fee is considered to be an obligation of the Participating Cities and is paid from the funds collected on their behalf. The net fees are paid pro-rata to each of the Participating Cities based upon each Department's percentage of the Department budget.

RISK MANAGEMENT: The Department is exposed to various risks of loss related to torts; theft of, damage to, and destruction of assets; errors and omissions; and natural disasters. The Department periodically assesses the proper insurance and retention of risk to cover losses to which it may be exposed.

The Department assumes substantially all risks associated with tort and liability claims due to the performance of its duties. Currently, the Department is not involved in any risk pools with other government entities, but does purchase insurance for such events that may occur. The Department has not reduced insurance coverage or had settlements that exceeded coverage amounts in the last three years.

Contingent Liabilities: Liabilities are reported when it is probable that a loss has occurred and the amount of the loss can be reasonably estimated. Liabilities include an amount for claims that have been incurred but not reported. Claim liabilities are calculated considering the effects of inflation, recent claim settlement trends including frequency and amount of payouts, and other economic and social factors. No claim liabilities are reported at year end.

Pension Plan:

Texas Municipal Retirement System

Plan Description: The Department participates as one of 934 plans in the defined benefit cash-balance plan administered by TMRS. TMRS is a statewide public retirement plan created by the State and administered in accordance with the Texas Government Code, Title 8, Subtitle G (the "TMRS Act") as an agent multiple-employer retirement system for municipal employees of Texas participating cities. The TMRS Act places the general administration and management of TMRS with a six-member, Governor-appointed Board of Trustees (the "Board"); however, TMRS is not fiscally dependent on the State. TMRS issues a publicly available annual comprehensive financial report that can be obtained at www.tmrs.com.

All eligible employees of the Department are required to participate in TMRS.

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Benefits Provided: TMRS provides retirement, disability, and death benefits. Benefit provisions are adopted by the governing body of the Department, within the options available in the state statutes governing TMRS.

At retirement, the benefit is calculated as if the sum of the employee's contributions, with interest, and the Department-financed monetary credits, with interest, were used to purchase an annuity. Members may choose to receive their retirement benefit in one of seven payment options. Members may also choose to receive a portion of their benefit as a partial lump sum distribution in an amount equal to 12, 24, or 36 monthly payments, which cannot exceed 75 percent of the member's deposits and interest.

The plan provisions are adopted by the governing body of the Department, within the options available in the state statutes governing TMRS. Plan provisions for the Department were as follows:

	2024	2023
Employee deposit rate	7.00%	7.00%
Matching ratio (Town to employee)	2 to 1	2 to 1
Years required for vesting	5	5
Service requirement eligibility		
(expressed as age/yrs of service)	60/5, 0/20	60/5, 0/20
Updated service credit	0% repeating transfers	0% repeating transfers
Annuity increase (to retirees)	0% of CPI	0% of CPI

Employees Covered by Benefit Terms: At the December 31, 2023 valuation and measurement date, the following employees were covered by the benefit terms:

Inactive employees or beneficiaries currently receiving benefits	33
Inactive employees entitled to, but not yet receiving, benefits	34
Active employees	49
Total	116

Contributions: Member contribution rates in TMRS are either 5%, 6%, or 7% of the member's total compensation, and the Department-matching percentages 100%, 150%, or 200%, both as adopted by the governing body. Under the state law governing TMRS, the contribution rate for each Department is determined annually by the actuary, using the Entry Age Normal actuarial cost method. The Department's contribution rate is based on the liabilities created from the benefit plan options selected by the Department and any changes in benefits or actual experience over time.

Employees for the Department were required to contribute 7% percent of their annual gross earnings during the fiscal year. The contribution rates for the Department were 6.48% and 6.36% in calendar years 2023 and 2024, respectively. The Department's contributions to TMRS for the fiscal year ended December 31, 2024 were $354,099, which were equal to the required contributions.

Net Pension Liability/(Asset): The Department's Net Pension Liability (NPL) was measured as of December 31, 2023, and the Total Pension Liability (TPL) used to calculate the NPL was determined by an actuarial valuation as of that date.

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Actuarial Assumptions: The TPL in the December 31, 2023 actuarial valuation was determined using the following actuarial assumptions:

Inflation	2.50% per year
Overall payment growth	2.75% per year
Investment rate of return	6.75% net of pension plan investment expense, including inflation

Salary increases are based on a service-related table. Mortality rates for active members are based on the PUB(10) mortality tables with 110% of the Public Safety table used for males and 100% of the General Employee table used for females. Mortality rates for healthy retirees and beneficiaries are based on the Gender-Distinct 2019 Municipal Retirees of Texas mortality tables. Male rates are multiplied by 103% and female rates are multiplied by 105%. The rates for active, healthy retirees, and beneficiaries are projected on a fully generational basis by the most recent Scale MP-2021 to account for future mortality improvements. For disabled annuitants, the same mortality tables for healthy retirees are used with a 4-year set-forward for males and a 3-year set-forward for females. In addition, a 3.5% and 3.0% minimum mortality rate is applied for males and females, respectively, to reflect the impairment for younger members who become disabled. The rates are projected on a fully generational basis by the most recent Scale MP-2021 to account for future mortality improvements subject to the floor.

The actuarial assumptions were developed primarily from the actuarial investigation of the experience of TMRS over the four-year period from December 31, 2018 to December 31, 2022. The assumptions were adopted in 2023 and first used in the December 31, 2023 actuarial valuation. The post-retirement mortality assumption for Annuity Purchase Rates (APR)s) is based on the Mortality Experience Investigation Study covering 2009 through 2011 and dated December 31, 2013. Plan assets are managed on a total return basis with an emphasis on both capital appreciation, as well as the production of income, in order to satisfy the short-term and long-term funding needs of TMRS.

The long-term expected rate of return on pension plan investments was determined by best estimate ranges of expected return for each major asset class. The long-term expected rate of return is determined by weighting the expected return for each major asset class by the respective target asset allocation percentage.

The target allocation and best estimates of real rates of return for each major asset class are summarized in the following table:

Asset Class	Target Allocation	Long-Term Expected Real Rate of Return
Global equity	35.00%	6.70%
Core fixed income	6.00%	4.70%
Non-core fixed income	20.00%	8.00%
Other public and private markets	12.00%	8.00%
Real estate	12.00%	7.60%
Hedge funds	5.00%	6.40%
Private equity	10.00%	11.60%
Total	100.00%	

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Discount Rate: The discount rate used to measure the TPL was 6.75 percent. The projection of cash flows used to determine the discount rate assumed that employee and employer contributions will be made at the rates specified in statute. Based on that assumption, the TMRS fiduciary net position was projected to be available to make all projected future benefit payments of current active and inactive employees. Therefore, the long-term expected rate of return on pension plan investments was applied to all periods of projected benefit payments to determine the TPL.

Changes in the NPL/(A)

	Increase (Decrease)		
	Total Pension Liability (A)	Plan Fiduciary Net Position (B)	Net Pension Liability/(Asset) (A) - (B)
Changes for the year			
Service cost	$ 704,103	$ -	$ 704,103
Interest	1,520,400	-	1,520,400
Difference between expected and actual experience	111,492	-	111,492
Change in assumptions	(145,598)		(145,598)
Contributions - employer	-	356,929	(356,929)
Contributions - employee	-	401,689	(401,689)
Net investment income	-	2,458,444	(2,458,444)
Benefit payments, including refunds of employee contributions	(915,364)	(915,364)	-
Administrative expense	-	(15,681)	15,681
Other changes	-	(109)	109
Net Changes	1,275,033	2,285,908	(1,010,875)
Balance at December 31, 2022	22,630,076	21,296,320	1,333,756
Balance at December 31, 2023	$ 23,905,109	$ 23,582,228	$ 322,881

Sensitivity of the NPL/(A) to Changes in the Discount Rate: The following presents the NPL/(A) of the Department, calculated using the discount rate of 6.75 percent, as well as what the Department's NPL/(A) would be if it were calculated using a discount rate that is one percentage point lower (5.75%) or one percentage point higher (7.75%) than the current rate:

	1% Decrease in Discount Rate (5.75%)	Discount Rate (6.75%)	1% Increase in Discount Rate (7.75%)
Department's net pension liability/(asset)	$ 3,338,557	$ 322,881	$ (2,202,291)

Pension Plan Fiduciary Net Position: Detailed information about the TMRS fiduciary net position is available in a separately-issued TMRS financial report. That report may be obtained at www.tmrs.com.

NOTE 4 - OTHER INFORMATION (Continued)

Pension Expense and Deferred Outflows/Deferred Inflows of Resources Related to Pensions: For the fiscal year ended December 31, 2024, the Department recognized pension expense of $199,152.

At December 31, 2024, the Department reported deferred outflows of resources and deferred inflows of resources related to pensions from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual economic experience	$ 131,578	$ 147,754
Changes in actuarial assumptions	-	132,896
Net difference between projected and actual investment earnings	583,827	-
Contributions subsequent to the measurement date	354,099	-
Total	$ 1,069,504	$ 280,650

$354,099 reported as deferred outflows of resources related to pensions resulting from contributions subsequent to the measurement date will be recognized as a reduction of the NPL for the fiscal year ending December 31, 2025. Other amounts reported as deferred outflows and inflows of resources related to pensions will be recognized in pension expense as follows:

Fiscal Year ended December 31,	Pension Expense
2025	$ 102,865
2026	147,149
2027	402,090
2028	(214,821)
2029	(2,526)
Total	$ 434,757

Deferred Compensation Plan: The Department offers its employees a deferred compensation plan (the “Plan”) created in accordance with Internal Revenue Code Section 457. The Plan, available to all Department employees, permits them to defer a portion of their salary until future years. The deferred compensation is not available to employees until termination, retirement, death, or unforeseeable emergency.

Village Fire Department Cafeteria Plan: Effective January 1, 1989, the Department began the Village Fire Department Cafeteria Plan (the “Plan”) under which qualified employees may elect to contribute a portion of their compensation to the Plan for payment of employee benefits selected by each participant. The Plan is funded entirely from participants’ contributions. The Department is not required to provide any employer contributions to the Plan.

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Other Postemployment Benefits:

TMRS Supplemental Death Benefit

Plan Description: The Department participates in a defined benefit OPEB plan administered by TMRS. TMRS administers the defined benefit group-term life insurance plan known as the SDBF. This is a voluntary program in which participating member cities may elect, by ordinance, to provide group-term life insurance coverage for their active members, including or not including retirees. Employers may terminate coverage under, and discontinue participation in, the SDBF by adopting an ordinance before November 1 of any year to be effective the following January 1.

The member city contributes to the SDBF at a contractually required rate (based on the covered payroll of employee members) as determined by an annual actuarial valuation. The rate is equal to the cost of providing one-year term life insurance. The funding policy for the SDBF program is to assure that adequate resources are available to meet all death benefit payments for the upcoming year. The intent is not to pre-fund retiree term life insurance during employees' entire careers. No assets are accumulated in a trust that meets the criteria in paragraph 4 of GASB Statement No. 75, Accounting and *Financial Reporting for Postemployment Benefits Other Than Pensions* (GASB 75). As such, the SDBF is considered to be a single-employer unfunded OPEB defined benefit plan with benefit payments treated as being equal to the employer's yearly contributions for retirees.

The contributions to the SDBF are pooled for investment purposes with those of the Pension Trust Fund (PTF). The SDBF's funding policy assures that adequate resources are available to meet all death benefit payments for the upcoming year. The SDBF is a pay-as-you-go fund, and any excess contributions are available for future SDBF benefits.

Benefits The death benefit for active employees provides a lump-sum payment approximately equal to the employee's annual salary (calculated based on the employee's actual earnings, for the 12-month period preceding the month of death). The death benefit for retirees is considered an OPEB and is a fixed amount of $7,500. As the SDBF covers both active and retiree participants with no segregation of assets, the SDBF is considered to be an unfunded OPEB plan (i.e., no assets are accumulated).

Participation in the SDBF as of December 31, 2023 is summarized below:

Inactive employees or beneficiaries currently receiving benefits	27
Inactive employees entitled to, but not yet receiving, benefits	11
Active employees	49
Total	87

Total OPEB Liability: The Department's total OPEB liability of $164,611 was measured as of December 31, 2023 and was determined by an actuarial valuation as of that date.

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Actuarial Assumptions and Other Inputs: The total OPEB liability in the December 31, 2023 actuarial valuation was determined using the following actuarial assumptions and other inputs, applied to all periods included in the measurement, unless otherwise specified:

Inflation	2.50%
Salary increases	3.60% to 11.85% including inflation
Discount rate**	3.77%*
Retirees' share of benefit-related costs	Zero
Administrative expenses	All administrative expenses are paid through the Pension Trust and accounted for under reporting requirements under GASB Statement No. 68.
Mortality rates – service retirees	2019 Municipal Retirees of Texas Mortality Tables. Male rates are multiplied by 103% and female rates are multiplied by 105%. The rates are projected on a fully generational basis by the most recent Scale MP-2021 (with intermediate convergence).
Mortality rates – disabled retirees	2019 Municipal Retirees of Texas Mortality Tables with a 4-year set-forward for males and a 3-year set-forward for females. In addition, a 3.5% and 3.0% minimum mortality rate will be applied to reflect the impairment for younger members who become disabled for males and females, respectively. The rates are projected on a fully generational basis by Scale MP-2021 (with intermediate convergence) to account for future mortality improvements subject to the floor.

* The discount rate was based on the Fidelity Index's "20-Year Municipal GO AA Index" rate as of December 31, 2023.

The actuarial assumptions used in the December 31, 2023 valuation were based on the results of an actuarial experience study for the period December 31, 2022.

Changes in the Total OPEB Liability

	Total OPEB Liability
Changes for the year	
Service cost	$ 3,443
Interest	5,942
Difference between expected and actual experience	4,059
Changes of assumptions	8,477
Benefit payments	(4,591)
Net changes	17,330
Balance at December 31, 2022	147,281
Balance at December 31, 2023	$ 164,611

The discount rate decreased from 4.05% as of December 31, 2022 to 3.77% as of December 31, 2023. There were no other changes of assumption or other inputs that affected measurement of the total OPEB liability during the measurement period.

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

There were no changes of benefit terms that affected measurement of the total OPEB liability during the measurement period.

Sensitivity of the Total OPEB Liability to Changes in the Discount Rate: The following presents the total OPEB liability of the Department, as well as what the Department's total OPEB liability would be if it were calculated using a discount rate that is one percentage point lower or one percentage point higher than the current discount rate:

	1% Decrease Rate 2.77%	Discount Rate 3.77%	1% Increase Rate 4.77%
Department's total OPEB liability	$ 197,922	$ 164,611	$ 138,588

OPEB Expense and Deferred Outflows/Inflows of Resources Related to OPEB: For the year ended December 31, 2024, the Department recognized OPEB expense of $7,193. The Department reported deferred outflows/inflows of resources related to OPEB from the following sources:

	Deferred Outflows of Resources	Deferred Inflows of Resources
Differences between expected and actual economic experience	$ 4,687	$ 4,532
Changes in actuarial assumptions	37,569	59,991
Contributions subsequent to the measurement date	4,059	-
Total	$ 46,315	$ 64,523

$4,059 reported as deferred outflows of resources related to OPEB resulting from contributions subsequent to the measurement date will be recognized as a reduction of the total OPEB liability for the fiscal year ending December 31, 2025. Amounts reported as deferred outflows of resources related to OPEB will be recognized in OPEB expense as follows:

Fiscal Year ended September 30,	OPEB Expense
2025	$ (2,192)
2026	(3,464)
2027	(2,711)
2028	(6,474)
2029	(9,180)
Thereafter	1,754
Total	$ (22,267)

(Continued)

NOTE 4 - OTHER INFORMATION (Continued)

Concentrations and Economic Dependency: The Department's principal source of revenue consists of charges to the Participating Cities under the provisions of the Interlocal Agreement. The Department is dependent on these charges for its ongoing operations.

The Department receives all of its funding from the Participating Cities that are participants in the Interlocal Agreement. Except for Hilshire Village, withdrawal of any one of the other five cities would have a significant impact on the operation of the Department.

The percentages of total City assessments provided by each City are as follows:

	Percentage of City Assessment
Bunker Hill Village	19.00%
Hedwig Village	18.50%
Hilshire Village	3.00%
Hunters Creek Village	22.25%
Piney Point Village	21.00%
Spring Valley Village	16.25%
Totals	100.00%

NOTE 5 – NEW ACCOUNTING PRONOUNCEMENTS

Governmental Accounting Standards Board ("GASB") Statement No. 100, *Accounting Changes and Error Corrections – Amendment of GASB Statement No. 62*, was implemented during fiscal year 2024. The new standard requires that changes to or within the financial reporting entity be reported by adjusting beginning balances of the current period. The Facility Fund was presented as a major fund in the fiscal year 2023 and nonmajor in fiscal year 2024.

	Major Fund	Nonmajor
	Facility Fund	Governmental Fund
Fund balance, December 31, 2023, as originally presented	$ 35,871	$ -
Change within financial reporting entity	(35,871)	35,871
Fund balance, December 31, 2023, as adjusted	$ -	$ 35,871

GASB issued Statement No. 101, *Compensated Absences*. This Statement updates the recognition and measurement guidance for compensated absences. This Statement requires that liabilities for compensated absences be recognized for (1) leave that has not been used and (2) leave that has been used but not yet paid in cash or settled through noncash means. This Statement was implemented on January 1, 2024, however, there was no change in the compensated absences liability recognized by the Department. The Department recognized a compensated absences liability of $464,492 as of December 31, 2024.

(Continued)

NOTE 6 – SUBSEQUENT EVENTS

In February 2025, the Department's damaged fire truck was declared a total loss, and the Department received $2,000,000 of insurance proceeds. Because the recovery amount was not determinable as of December 31, 2024, no receivable or revenue was recorded at year-end. The proceeds will be recognized in fiscal year 2025. The related asset will be removed from capital assets in 2025. See Note 3 for year-end impairment information.

REQUIRED SUPPLEMENTARY INFORMATION

VILLAGE FIRE DEPARTMENT
SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE – BUDGET AND ACTUAL (BUDGETARY BASIS)
GENERAL FUND
For the year ended December 31, 2024

	Original Budget Amounts	Final Budget Amounts	Budget Basis Actual Amounts	Variance with Final Budget Positive (Negative)
Revenues				
Participant assessments	$ 9,513,488	$ 9,513,488	$ 9,513,488 [(1)]	$ -
Intergovernmental	-	-	32,511	32,511
Interest	-	-	50,319	50,319
Other	-	-	22,115	22,115
Total revenues	9,513,488	9,513,488	9,618,433	104,945
Expenditures				
Personnel	8,268,375	8,158,132	7,649,546	508,586
Operational	1,052,080	1,156,323	1,138,697	17,626
Operational (offset to charges for fuel)	-	-	(107,229)	107,229
Capital outlay	193,033	199,033	173,956	25,077
Total expenditures	9,513,488	9,513,488	8,854,970	658,518
Excess of revenues over expenditures	-	-	763,463	763,463
Other financing (uses)				
Transfers (out)	-	(238,054)	(238,054)	-
Total other financing (uses)	-	(238,054)	(238,054)	-
Net change in fund balance	$ -	$ 238,054	525,409	$ 763,463
Beginning fund balance			238,054	
Ending fund balance			$ 763,463 [(2)]	

(1) General	$ 9,513,488
Capital replacement	400,000
Total assessments	$ 9,913,488

(2) Amount to be returned to participants or approved for other uses, if objective is to zero out fund balance.

VILLAGE FIRE DEPARTMENT
SCHEDULE OF CHANGES IN NET PENSION LIABILITY AND RELATED RATIOS
TEXAS MUNICIPAL RETIREMENT SYSTEM
For the Year Ended December 31, 2024

	Measurement Year									
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Total pension liability										
Service cost	$ 307,435	$ 330,958	$ -	$ 374,669	$ 386,412	$ -	$ 529,907	$ 559,081	$ 627,550	$ 704,103
Interest (on the total pension liability)	1,126,961	1,168,403	1,196,360	1,206,336	1,251,321	1,285,293	1,327,335	1,378,256	1,454,210	1,520,400
Changes in current period benefits	-	-	-	-	-	-	185,238	-	-	-
Difference between expected and actual experience	(18,740)	41,040	(329,361)	64,222	(2,721)	50,159	(50,144)	76,251	(220,464)	111,492
Change of assumptions	-	539,440	-	-	-	(92,617)	-	-	-	(145,598)
Benefit payments, including refunds of employee contributions	(699,381)	(971,398)	(792,574)	(1,020,523)	(948,762)	(928,285)	(1,212,066)	(922,540)	(922,607)	(915,364)
Net change in total pension liability	716,275	1,108,443	74,425	624,704	686,250	314,550	780,270	1,091,048	938,689	1,275,033
Beginning total pension liability	16,295,422	17,011,697	18,120,140	18,194,565	18,819,269	19,505,519	19,820,069	20,600,339	21,691,387	22,630,076
Ending total pension liability	$ 17,011,697	$ 18,120,140	$ 18,194,565	$ 18,819,269	$ 19,505,519	$ 19,820,069	$ 20,600,339	$ 21,691,387	$ 22,630,076	$ 23,905,109
Plan fiduciary net position										
Contributions - employer	$ 257,774	$ 232,199	$ 228,920	$ 290,951	$ 228,219	$ 252,465	$ 270,985	$ 322,412	$ 335,821	$ 356,929
Contributions - employee	235,871	231,208	239,170	244,197	253,980	290,189	301,573	319,214	358,893	401,689
Net investment income	908,400	24,454	1,085,626	2,330,006	(558,275)	2,720,557	1,511,362	2,707,070	(1,691,390)	2,458,444
Benefit payments, including refunds of employee contributions	(699,381)	(971,398)	(792,574)	(1,020,523)	(948,762)	(928,285)	(1,212,066)	(922,540)	(922,607)	(915,364)
Administrative expense	(9,485)	(14,896)	(12,269)	(12,083)	(10,800)	(15,390)	(9,793)	(12,546)	(14,663)	(15,681)
Other	(780)	(734)	(661)	(612)	(564)	(463)	(382)	87	17,496	(109)
Net change in plan fiduciary net position	692,399	(499,167)	748,212	1,831,936	(1,036,202)	2,319,073	861,679	2,413,697	(1,916,450)	2,285,908
Beginning plan fiduciary net position	15,881,143	16,573,542	16,074,375	16,822,587	18,654,523	17,618,321	19,937,394	20,799,073	23,212,770	21,296,320
Ending plan fiduciary net position	$ 16,573,542	$ 16,074,375	$ 16,822,587	$ 18,654,523	$ 17,618,321	$ 19,937,394	$ 20,799,073	$ 23,212,770	$ 21,296,320	$ 23,582,228
Net pension liability/(asset)	$ 438,155	$ 2,045,765	$ 1,371,978	$ 164,746	$ 1,887,198	$ (117,325)	$ (198,734)	$ (1,521,383)	$ 1,333,756	$ 322,881
Plan fiduciary net position as a percentage of total pension liability	97.42%	88.71%	92.46%	99.12%	90.32%	100.59%	100.96%	107.01%	94.11%	98.65%
Covered payroll	$ 3,369,589	$ 3,302,977	$ 3,416,713	$ 3,488,534	$ 3,628,281	$ 4,145,554	$ 4,308,186	$ 4,560,202	$ 5,127,040	$ 5,738,414
Net pension liability/(asset) as a percentage of covered payroll	13.00%	61.94%	40.15%	4.72%	52.01%	-2.83%	-4.61%	-33.36%	26.01%	5.63%

VILLAGE FIRE DEPARTMENT
SCHEDULE OF CONTRIBUTIONS
TEXAS MUNICIPAL RETIREMENT SYSTEM
For the Year Ended December 31, 2024

	Fiscal Year									
	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Actuarially determined contribution	$ 232,200	$ 228,920	$ 290,944	$ 228,109	$ 252,456	$ 271,416	$ 322,412	$ 335,188	$ 356,929	$ 354,099
Contributions in relation to the actuarially determined contribution	232,200	228,920	290,944	228,109	252,456	271,416	322,412	335,188	356,929	354,099
Contribution deficiency (excess)	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -	$ -
Covered payroll	$ 3,302,982	$ 3,416,716	$ 3,488,534	$ 3,628,278	$ 4,145,562	$ 4,308,186	$ 4,560,202	$ 5,127,040	$ 5,738,414	$ 5,798,914
Contributions as a percentage of covered payroll	7.03%	6.70%	8.34%	6.29%	6.09%	6.30%	7.07%	6.54%	6.22%	6.11%

Notes to Required Supplementary Information:

1. Valuation Date: Actuarially determined contribution rates are calculated as of December 31 and become effective in January, 13 months later.
2. Methods and Assumptions Used to Determine Contribution Rates:

Actuarial cost method	Entry age normal
Amortization method	Level percentage of payroll, closed
Remaining amortization period	22 years (longest amortization ladder)
Asset valuation method	10 year smoothed market; 12% soft corridor
Inflation	2.50%
Salary increases	3.60% to 11.85% including inflation
Investment rate of return	6.75%
Retirement age	Experience-based table of rates that vary by age. Last updated for the 2023 valuation pursuant to an experience study ending 2022.
Mortality	Post-retirement: 2019 Municipal Retirees of Texas Mortality Tables. Male rates are multiplied by 103% and female rates are multiplied by 105%. The rates are projected on a fully generational basis with scale Scale MP-2021 (with immediate convergence). Pre-retirement: PUB(10) mortality tables, with the 110% of the Public Safety table used for males and the 100% of the General Employee. table used for females. The rates are projected on a fully generational basis by the most recent Scale MP-2021 (with immediate convergence).

3. Other Information: There were no benefit changes during the year

VILLAGE FIRE DEPARTMENT
SCHEDULE OF CHANGES IN TOTAL OPEB LIABILITY AND RELATED RATIOS
TEXAS MUNICIPAL RETIREMENT SYSTEM
For the Year Ended December 31, 2024

	Measurement Year*						
	2017	2018	2019	2020	2021	2022	2023
Total OPEB liability							
Service cost	$ 2,791	$ 3,628	$ 3,731	$ 5,170	$ 6,384	$ 7,691	$ 3,443
Interest (on the total OPEB liability)	4,720	4,777	5,184	4,679	4,088	4,042	5,942
Difference between expected and actual experience	-	(1,302)	(7,843)	(2,780)	342	1,390	4,059
Change of assumptions	12,228	(10,762)	29,896	28,573	6,985	(79,875)	8,477
Benefit payments	(698)	(726)	(1,244)	(1,292)	(2,736)	(3,589)	(4,591)
Net change in total OPEB liability	19,041	(4,385)	29,724	34,350	15,063	(70,341)	17,330
Beginning total OPEB liability	123,829	142,870	138,485	168,209	202,559	217,622	147,281
Ending total OPEB liability	$ 142,870	$ 138,485	$ 168,209	$ 202,559	$ 217,622	$ 147,281	$ 164,611
Covered payroll	$ 3,488,534	$ 3,628,281	$ 4,145,554	$ 4,308,186	$ 4,560,202	$ 5,127,040	$ 5,738,414
Total OPEB liability as a percentage of covered employee payroll	4.10%	3.82%	4.06%	4.70%	4.77%	2.87%	2.87%

* Only seven years of information is currently available. The Department will build this schedule over the next three-year period.
** Due to the SDBF being considered an unfunded OPEB plan under GASB S 75, benefit payments are treated as being equal to the employer's yearly contributions for retirees.

Notes to Required Supplementary Information:

1. Valuation Date: Actuarially determined contribution rates are calculated as of December 31 and become effective in January, 13 months later.
2. Methods and Assumptions Used to Determine Contribution Rates:

Actuarial cost method	Entry age normal
Inflation	2.50%
Salary increases	3.60% to 11.85% including inflation
Discount rate	3.77%
Administrative expenses	All administrative expenses are paid through the PTF and accounted for under reporting requirements of GASB 68.
Mortality rates – service retirees	2019 Municipal Retirees of Texas Mortality Tables. Male rates are multiplied by 103% and female rates are multiplied by 105%. The rates are projected on a fully generational basis by the most recent Scale MP-2021 (with immediate convergence).
Mortality rates – disabled retirees	2019 Municipal Retirees of Texas Mortality Tables with a 4-year set-forward for males and a 3-year set-forward for females. In addition, a 3.5% and 3.0% minimum mortality rate will be applied to reflect the impairment for younger members who become disabled for males and females, respectively. The rates are projected on a fully generational basis by Scale MP-2021 (with immediate convergence) to account for future mortality improvements subject to the floor.

3. Other Information: The discount rate was based on the Fidelity Index's "20-Year Municipal GO AA Index" rate as of December 31, 2023. The actuarial assumptions used in the December 31, 2023 valuation were based on the results of an actuarial experience study for the period ending December 31, 2022.

SUPPLEMENTARY INFORMATION

VILLAGE FIRE DEPARTMENT
SCHEDULE OF REVENUES, EXPENDITURES, AND CHANGES
IN FUND BALANCE – BUDGET AND ACTUAL
CAPITAL REPLACEMENT FUND
For the Year Ended December 31, 2024

	Original Budget Amounts	Final Budget Amounts	Actual Amounts	Variance with Final Budget Positive (Negative)
Revenues				
Participant assessments	$ 400,000	$ 400,000 (1)	$ 400,000	$ -
Interest	-	-	17,470	17,470
Total revenues	400,000	400,000	417,470	17,470
Expenditures				
Current				
Operational	-	-	4,089	(4,089)
Capital outlay	400,000	400,000	-	400,000
Total expenditures	400,000	400,000	4,089	395,911
Excess of revenues over expenditures	-	-	413,381	413,381
Other financing sources				
Transfers in	-	238,054	238,054	-
Sale of capital assets	-	-	57,000	57,000
Total other financing sources	-	238,054	295,054	57,000
Net change in fund balance	$ -	$ 238,054	708,435	$ 470,381
Beginning fund balance			128,969	
Ending fund balance			$ 837,404	

General	$ 9,513,488
(1) Capital replacement	400,000
Total assessments	$ 9,913,488

To the Board of Commissioners
of the Village Fire Department
Hedwig, Texas

In planning and performing our audit of the financial statements of with the Village Fire Department (the "Department") as of and for the year ended December 31, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered the Department's internal control over financial reporting ("internal control") as a basis for designing our auditing procedures for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Department's internal control. Accordingly, we do not express an opinion on the effectiveness of the Department's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be significant deficiencies or material weaknesses and therefore, there can be no assurance that all deficiencies, significant deficiencies, or material weaknesses have been identified. However, as discussed below, we identified certain matters that we are required to or wish to communicate to you. Matters communicated in this letter are classified as follows:

- Material Weakness – A material weakness is a deficiency, or combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented or detected and corrected on a timely basis.
- Significant Deficiency – A significant deficiency is a deficiency, or combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.
- Deficiency – A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect and correct misstatements on a timely basis.

Ambulance Billing and VMIG Gross Reporting and Close	Material Weakness
Control Deficiency:	Activity for the Ambulance Billing and VMIG funds was recorded net in balance-sheet accounts rather than gross in revenues and expenditures. • Cash receipts and disbursements were posted to clearing/liability accounts. • Billings were not recorded as accounts receivable with an allowance; related deferred inflows for unavailable amounts were not recognized. • Amounts due to cities were not calculated from total period activity. As a result, material post-closing adjustments were required in the current to reclassify activity to revenues/expenditures and to record A/R, allowance, payables to cities, and deferred inflows.

Ambulance Billing and VMIG Gross Reporting and Close	Material Weakness
Potential Effect:	Recording activity net in balance-sheet accounts rather than gross in revenues and expenditures creates a reasonable possibility of material misstatement of revenues, expenditures, accounts receivable and allowance, due to/from other governments, payables to cities, and deferred inflows, with related effects on fund balance/net position. It obscures period recognition and availability, reduces transparency, and increases the risk that errors or fraud will not be prevented or detected and corrected timely.
Recommendation:	The Department should establish procedures to record activity for the gross activity for the Ambulance Billing and VMIG funds.

Disbursement Documentation and Approval	Significant Deficiency
Control Deficiency:	Controls did not ensure every disbursement was supported, approved by an authorized official, and that evidence was retained. Management previously identified unauthorized use of a departmental credit card by a former employee, which underscores this control breakdown. Credit-card packets submitted for approval omitted the Administrator's statements and detailed pages, and some transactions lacked receipts; reviews occurred without complete support. In general fund testing, 12 out of 29 disbursements lacked evidence of approval and 2 out of 29 lacked adequate support. In credit-card testing, 8 out of 21 items lacked evidence of approval and/or adequate support.
Potential Effect:	Unauthorized or noncompliant purchases may occur and go undetected. Incomplete files weaken the audit trail, impede monitoring, and increase the risk of misstatement in expenditures and cash, as well as policy noncompliance and questioned costs
Recommendation:	The Department should require complete, retained documentation for all disbursements, including invoices/receipts and full monthly credit card statements for every cardholder. Disbursement and credit card purchases should have documented approvals by authorized personnel. Credit card statements should be reconciled monthly to receipts and the general ledger.

Check Stock Security and Sequencing	Significant Deficiency
Control Deficiency:	During the audit it was noted that pre-numbered checks were not used in numerical sequence. Unused check stock was stored in an unlocked drawer in an unlocked office within the finance area.
Potential Effect:	Gaps in the check sequence may mask unrecorded or altered payments, weakening the audit trial and increasing the risk of undetected misstatements in cash and expenditures. Unsecured check stock increases the risk of theft, misuse of blank checks, and unauthorized disbursements.
Recommendation:	The Department should use pre-numbered checks in order and investigate and document all gaps, voids, and spoiled checks. Check stock should be secured in a locked cabinet or safe inside a locked office. Periodic independent inventory counts of unused stock should be performed and documented.

This communication is intended solely for the information and use of management, Board of Commissioners, others within the organization, and is not intended to be and should not be used by anyone other than these specified parties.

Crowe LLP

Crowe LLP

Houston, Texas
November 13, 2025

To the Board of Commissioners
of the Village Fire Department
Hedwig, Texas

Professional standards require that we communicate certain matters to keep you adequately informed about matters related to the financial statement audit that are, in our professional judgment, significant and relevant to your responsibilities in overseeing the financial reporting process. We communicate such matters in this report.

AUDITOR'S RESPONSIBILITY UNDER AUDITING STANDARDS GENERALLY ACCEPTED IN THE UNITED STATES OF AMERICA

Our responsibility is to form and express an opinion about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in conformity with accounting principles generally accepted in the United States of America. The audit of the financial statements does not relieve you of your responsibilities and does not relieve management of their responsibilities. Refer to our engagement letter with the Village Fire Department (the "Department") for further information on the responsibilities of management and of Crowe LLP.

COMMUNICATIONS REGARDING OUR INDEPENDENCE FROM THE DEPARTMENT

Auditing standards generally accepted in the United States of America require independence for all audits, and we confirm that we are independent auditors with respect to the Department under the independence requirements established by the American Institute of Certified Public Accountants.

Additionally, we wish to communicate that we have no relationships with the Department that, in our professional judgment, may reasonably be thought to bear on our independence and that we gave significant consideration to in reaching the conclusion that our independence has not been impaired.

Relationship	Safeguards
Non-Audit Services: We were engaged to perform the following non-audit services during your last fiscal year: • Assistance with preparation of your financial statements and related disclosures and attached journal entries • Assistance with updates to the capital assets listing • Assistance with pension/OPEB calculations, adjustments, and disclosures • Assistance with GASB 101 calculations, adjustments, and disclosures	We believe your management is capable of evaluating and taking responsibility for their management decisions regarding our services, and we did not assume the role of an employee or of management of the County in performing and reporting on our services.

PLANNED SCOPE AND TIMING OF THE AUDIT

We are to communicate an overview of the planned scope and timing of the audit. Accordingly, the following matters will be discussed during our meeting with you.

- How we addressed the significant risks of material misstatement, whether due to fraud or error.
- Our approach to internal control relevant to the audit.
- The concept of materiality in planning and executing the audit, focusing on the factors considered rather than on specific thresholds or amounts.
- The nature and extent of specialized skills or knowledge used to plan and evaluate the results of the audit, including the use of an auditor's expert.
- Our approach to address the implications for the individual statements and the disclosures of any significant changes within the applicable financial reporting framework or in the Company's environment, financial condition, or activities.
- Your views and knowledge about matters you consider warrant our attention during the audit, as well as your views on:
    - The allocation of responsibilities between you and management.
    - The Company's objectives and strategies, and the related business risks that may result in material misstatements.
    - Significant communications between the Company and regulators.
    - Other matters you believe are relevant to the audit of the financial statements.

SIGNIFICANT ACCOUNTING POLICIES AND MANAGEMENT JUDGMENTS AND ACCOUNTING ESTIMATES

Significant Accounting Policies: Those Charged with Governance should be informed of the initial selection of and changes in significant accounting policies or their application. Also, Those Charged with Governance should be aware of methods used to account for significant unusual transactions and the effect of significant accounting policies in controversial or emerging areas where there is a lack of authoritative consensus. We believe management has the primary responsibility to inform Those Charged with Governance about such matters. There were no such accounting changes or significant policies requiring communication.

Accounting Standard	Impact of Adoption
Significant Unusual Transactions	No such matters noted.
Significant Accounting Policies in Controversial or Emerging Areas	No such matters noted.

Management Judgments and Accounting Estimates: Further, accounting estimates are an integral part of the financial statements prepared by management and are based upon management's current judgments. These judgments are based upon knowledge and experience about past and current events and assumptions about future events. Certain estimates are particularly sensitive because of their significance and because of the possibility that future events affecting them may differ markedly from management's current judgments and may be subject to significant change in the near term.

The following describes the significant accounting estimates reflected in the Company's year-end financial statements, the process used by management in formulating these particularly sensitive accounting estimates and the primary basis for our conclusions regarding the reasonableness of those estimates.

Significant Accounting Estimate	Process Used by Management	Basis for Our Conclusions
Allowance for Doubtful Accounts and Bad Debt Expense	The allowance for doubtful accounts was determined by management by a process involving consideration of past experiences, current aging information, information from credit reports, contacts with the customers, and other available data including environmental factors such as industry, geographical, economic and political factors.	We tested this accounting estimate by reviewing, on a test basis, the information listed and by testing information in certain customers' credit files.
Compensated absences liabilities	Amounts reported for compensated absences liabilities require management to use estimates that may be subject to significant change in the near term. These estimates are based on allowable time earned or used, wage rates, and tenure with the County.	We reviewed the reasonableness of these estimates and assumptions.
Pension and Postretirement Obligations	Amounts reported for pension and postretirement obligations require management to use estimates that may be subject to significant change in the near term. These estimates are based on projection of the weighted average discount rate, rate of increase in future compensation levels, and weighted average expected long-term rate of return on pension assets.	We reviewed the reasonableness of these estimates and assumptions.

AUDITOR'S JUDGMENTS ABOUT QUALITATIVE ASPECTS OF SIGNIFICANT ACCOUNTING PRACTICES

We are to discuss with you our comments about the following matters related to the Department's accounting policies and financial statement disclosures. Accordingly, these matters will be discussed during our meeting with you.

- The appropriateness of the accounting policies to the particular circumstances of the Department, considering the need to balance the cost of providing information with the likely benefit to users of the Department's financial statements.
- The overall neutrality, consistency, and clarity of the disclosures in the financial statements.
- The effect of the timing of transactions in relation to the period in which they are recorded.
- The potential effect on the financial statements of significant risks and exposures, and uncertainties that are disclosed in the financial statements.
- The extent to which the financial statements are affected by unusual transactions including nonrecurring amounts recognized during the period, and the extent to which such transactions are separately disclosed in the financial statements.

- The issues involved, and related judgments made, in formulating particularly sensitive financial statement disclosures.
- The factors affecting asset and liability carrying values, including the Company's basis for determining useful lives assigned to tangible and intangible assets.
- The selective correction of misstatements, for example, correcting misstatements with the effect of increasing reported earnings, but not those that have the effect of decreasing reported earnings.

CORRECTED AND UNCORRECTED MISSTATEMENTS

Corrected Misstatements: We are to inform you of material corrected misstatements that were brought to the attention of management as a result of our audit procedures.

See the attached schedule A.

Uncorrected Misstatements: We are to inform you of uncorrected misstatements that were aggregated by us during the current engagement and pertaining to the latest and prior period(s) presented that were determined by management to be immaterial, both individually and in the aggregate, to the financial statements taken as a whole. Uncorrected misstatements or matters underlying the uncorrected misstatements could potentially cause future-period financial statements to be materially misstated, even if it was concluded that the uncorrected misstatements are immaterial to the financial statements under audit. For your consideration, we have distinguished misstatements between known misstatements and likely misstatements.

See the attached schedule B.

OTHER COMMUNICATIONS

Communication Item	Results
Other Information Included in an Annual Report Information may be prepared by management that accompanies or includes the financial statements. To assist your consideration of this information, you should know that we are required by audit standards to read such information and consider whether a material inconsistency exists between the other information and the financial statements. We are also to remain alert for indications that: • Material inconsistency exists between the other information and the auditor's knowledge obtained in the audit; or • A material misstatement of fact exists, or the other information is otherwise misleading. If we identify a material inconsistency between the other information and the financial statements, we are to seek a resolution of the matter.	We read the other information and noted no material inconsistencies or misstatement of facts based on our reading thereof.
Significant Difficulties Encountered During the Audit We are to inform you of any significant difficulties encountered in dealing with management related to the performance of the audit.	There were no significant difficulties encountered in dealing with management related to the performance of the audit.

Communication Item	Results
Disagreements with Management We are to discuss with you any disagreements with management, whether or not satisfactorily resolved, about matters that individually or in the aggregate could be significant to the Company's financial statements or the auditor's report.	During our audit, there were no such disagreements with management.
Difficulties or Contentious Matters We are required to discuss with the Those Charged with Governance any difficulties or contentious matters for which we consulted outside of the engagement team.	We consulted the Firm's National Office regarding the employee misappropriation as discussed with members of management and Board Chairman.
Circumstances that Affect the Form and Content of the Auditor's Report We are to discuss with you any circumstances that affect the form and content of the auditor's report, if any.	There are no such circumstances that affect the form and content of the auditor's report.
Consultations with Other Accountants If management consulted with other accountants about auditing and accounting matters, we are to inform you of such consultation, if we are aware of it, and provide our views on the significant matters that were the subject of such consultation.	We are not aware of any instances where management consulted with other accountants about auditing or accounting matters since no other accountants contacted us, which they are required to do by Statement on Auditing Standards No. 50, before they provide written or oral advice.
Representations the Auditor Is Requesting from Management We are to provide you with a copy of management's requested written representations to us.	We direct your attention to a copy of the letter of management's representation to us provided separately.
Significant Issues Discussed, or Subject to Correspondence, With Management We are to communicate to you any significant issues that were discussed or were the subject of correspondence with management.	There were no such significant issues discussed, or subject to correspondence, with management.
Significant Related Party Findings or Issues We are to communicate to you significant findings or issues arising during the audit in connection with the Company's related parties.	There were no such findings or issues that are, in our judgment, significant and relevant to you regarding your oversight of the financial reporting process.
Other Findings or Issues We Find Relevant or Significant We are to communicate to you other findings or issues, if any, arising during the audit that are, in our professional judgment, significant and relevant to you regarding your oversight of the financial reporting process.	We direct your attention to a copy of the management letter for deficiencies provided separately. There were no other findings or issues that are, in our judgment, significant and relevant to you regarding your oversight of the financial reporting process.

We are pleased to serve your Department as its independent auditors and look forward to our continued relationship. We provide the above information to assist you in performing your oversight responsibilities and would be pleased to discuss this letter or any matters further, should you desire. This letter is intended solely for the information and use of the governing body and, if appropriate, management, and is not intended to be and should not be used by anyone other than these specified parties.

Crowe LLP

Crowe LLP

Houston, Texas
November 13, 2025

VILLAGE FIRE DEPARTMENT
CORRECTED MISSTATEMENTS
December 31, 2024

VFD **SCHEDULE A**
Year End: December 31, 2024
Adjusting Journal Entries
Date: 1/1/2024 To 12/31/2024

Number	Date	Name	Account No	Debit	Credit
1	12/31/2024	Accounts Receivable	03-31110 AB	51,974.00	
1	12/31/2024	Ambulance Funds Payable	03-32020 AB		(17,267.00)
1	12/31/2024	Emergency Medical Services Revenue	03-34000 AB		(463,140.00)
1	12/31/2024	Interest Income	03-34910 AB		(4,065.00)
1	12/31/2024	Billing Fee	03-35000 AB	432,498.00	
		To record ambulance revenue and payments.			
2	12/31/2024	Insurance Payable Account	09-992020 VMIG	1,353.00	
2	12/31/2024	Insurance Premiums Collected	09-994010 VMIG		(2,447,698.00)
2	12/31/2024	Insurance Premiums Distributed	09-995010 VMIG	2,446,345.00	
		To record activity in VMIG fund.			
3	12/31/2024	Prepaid Insurance-Payments	01-11321 FD		(265,004.00)
3	12/31/2024	Prepaid Ins-Amortization	01-11322 FD	329,318.00	
3	12/31/2024	Prepaid Insurance-Contra	01-11329 FD		(64,314.00)
3	12/31/2024	FICA Withholding	01-12111 FD	815,956.00	
3	12/31/2024	FICA Deposits	01-12112 FD		(755,000.00)
3	12/31/2024	FICA Payable-Contra	01-12119 FD		(60,956.00)
3	12/31/2024	Fed Income Tax Withholding	01-12121 FD	554,252.00	
3	12/31/2024	Fed Income Tax Deposits	01-12122 FD		(527,047.00)
3	12/31/2024	Fed Income Tax W/H Pay-Contra	01-12129 FD		(27,205.00)
3	12/31/2024	Employee Med Plan 125 W/H	01-12131 FD	172,903.00	
3	12/31/2024	Employee Med Plan 125 Paymnts	01-12132 FD		(171,933.00)
3	12/31/2024	Employee Med Plan 125-Contra	01-12139 FD		(970.00)
3	12/31/2024	Deferred Comp Withholding	01-12141 FD	304,251.00	
3	12/31/2024	Deferred Comp Payments	01-12142 FD		(213,579.00)
3	12/31/2024	Deferred Comp Pay-Contra	01-12149 FD		(90,672.00)
3	12/31/2024	Firefighters Dues W/H	01-12161 FD	25,225.00	
3	12/31/2024	Firefighters Dues Payments	01-12162 FD		(24,175.00)
3	12/31/2024	Firefighters Dues Pay-Contra	01-12169 FD		(1,050.00)
3	12/31/2024	Prepaid Legal Svcs W/H	01-12171 FD	1,758.00	
3	12/31/2024	Prepaid Legal Svcs Payments	01-12172 FD		(1,758.00)
3	12/31/2024	Special Employee Withholding	01-12191 FD	65,040.00	
3	12/31/2024	Spec Employee W/H Payments	01-12192 FD		(65,040.00)
3	12/31/2024	Supp. Life Ins. W/H	01-12201 FD	17,599.00	
3	12/31/2024	Supp Life Ins W/H Payments	01-12202 FD		(17,505.00)
3	12/31/2024	Supp Life Ins Pay-Contra	01-12209 FD		(94.00)
3	12/31/2024	Retirement Contrib Accruals	01-12311 FD	744,613.00	
3	12/31/2024	Retirement Contrib Payments	01-12312 FD		(698,157.00)
3	12/31/2024	Retirement Contrib-Contra	01-12319 FD		(46,456.00)
3	12/31/2024	Advance Pmts-Receipts	01-12321 FD	710,322.00	
3	12/31/2024	Advance Pmts-Amortization	01-12322 FD		(710,322.00)
		To zero out payroll liability accounts for reporting.			
4	12/31/2024	Ambulance Funds Payable	03-32020 AB		(34,707.00)
4	12/31/2024	Billing Fee	03-35000 AB	34,707.00	
		To record payable for additional amount owed to Cities as of 12/31/24.			
5	12/31/2024	Accounts Receivable	03-31110 AB	521,854.00	
5	12/31/2024	Ambulance Allowance	03-31111 AB		(348,166.00)
5	12/31/2024	Ambulance Deferred Revenue	03-32030 AB		(173,688.00)
		To record AR, allowance, and deferred revenue per Emergicon 12/31/24 aging report.			

7.

Village Fire Department **SCHEDULE B**
Year End: December 31, 2024
Waived Adjusting Journal Entries
Date: 1/1/2024 To 12/31/2024

Number	Date	Name	Account No	Debit	Credit
1	12/31/2024	PUBLIC SAFETY EXPENSE		214,975.00	
1	12/31/2024	COMPENSATED ABSENCES LIABILITY			(214,975.00)
		Sick leave liability under GASB 101			

8.

Village Fire Department
901 Corbindale Road
Houston, Texas 77024
(713) 468-7941

Budget Adjustment

The 2025 Village Fire Department Annual Budget is currently forecasting certain budget line items to be exceeded by year end. There are currently sufficient funds within the budgeted categories approved by the cities. While a formal budget amendment will not need to go to the cities for approval at this time, the Board of Commissioners will need to approve line-item adjustments to prevent overages. The following line-items are currently projected to be exceeded by year end:

16016 Higher Class Pay & 17304 Accounting Services

Staff recommends the following line-item adjustments within the approved budget categories:

<u>Payroll</u>

16016 Higher Class Pay: adding **$20,472** by moving the following amounts:

- **16010 Base Pay**: $20,472

<u>Professional Services</u>

17304 Accounting Services: adding **$24,293** by moving the following amounts:

- **17306 IT Services:** $3,018
- **17308 Health Insurance Consulting Fees**: $2,825
- **17309 Medical Director Services**: $5,800
- **17310 Salary/Benefit Survey**: $1,000
- **17311 Legal Notices**: $10,000
- **17313 Other Prof Services**: $1,650

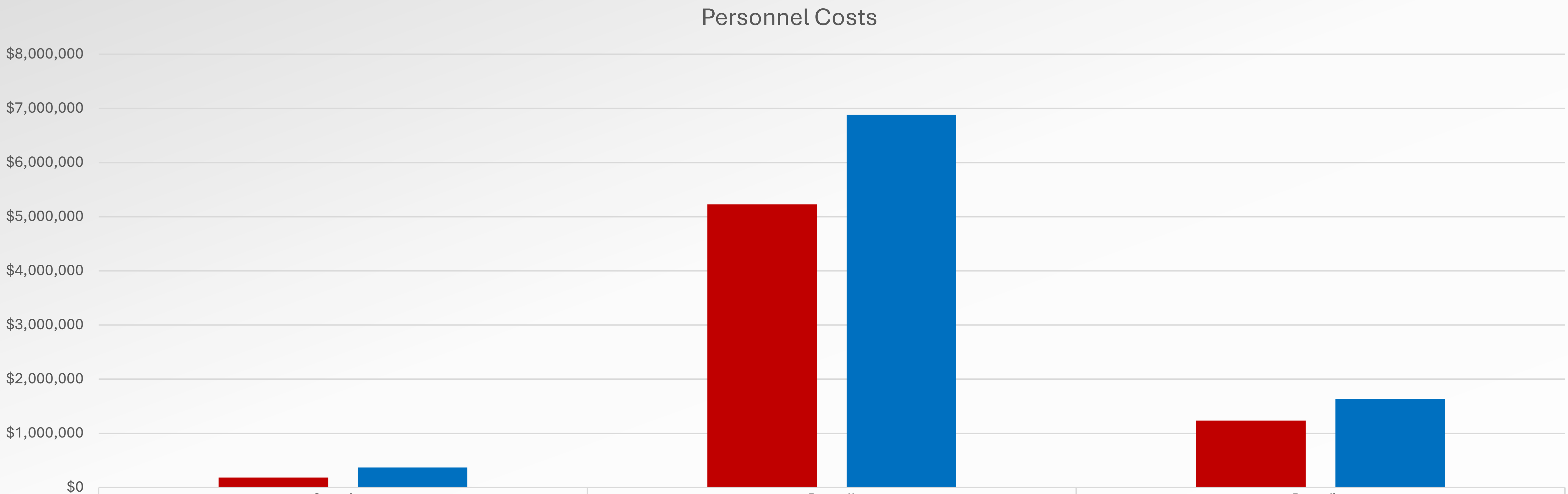
Board Meeting
November 19, 2025

Village Fire Department

901 Corbindale Road
Houston, Texas 77024
(713) 468-7941

Protecting and Serving the Cities of
Bunker Hill Village - Hedwig Village - Hilshire Village - Hunters Creek Village - Piney Point Village - Spring Valley Village

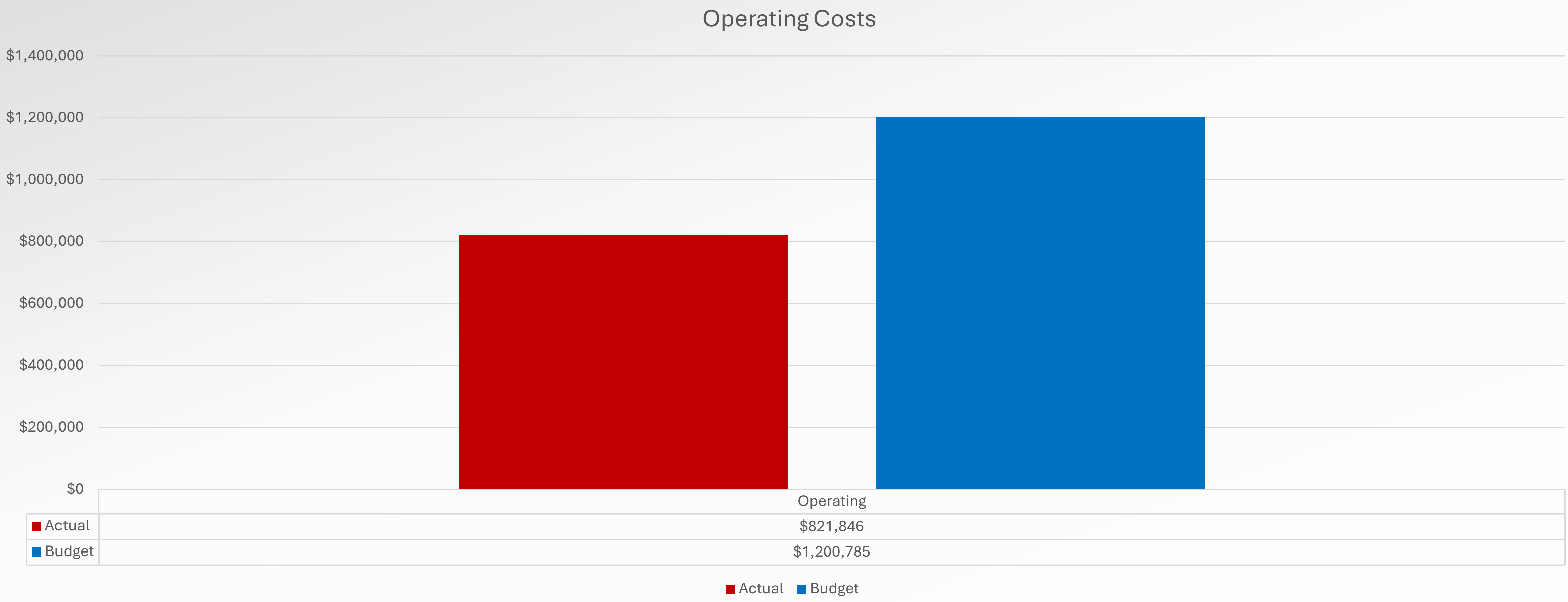
October 2025



	Overtime	Payroll	Benefits
Actual	$183,287	$5,227,333	$1,235,198
Budget	$369,140	$6,880,875	$1,637,660

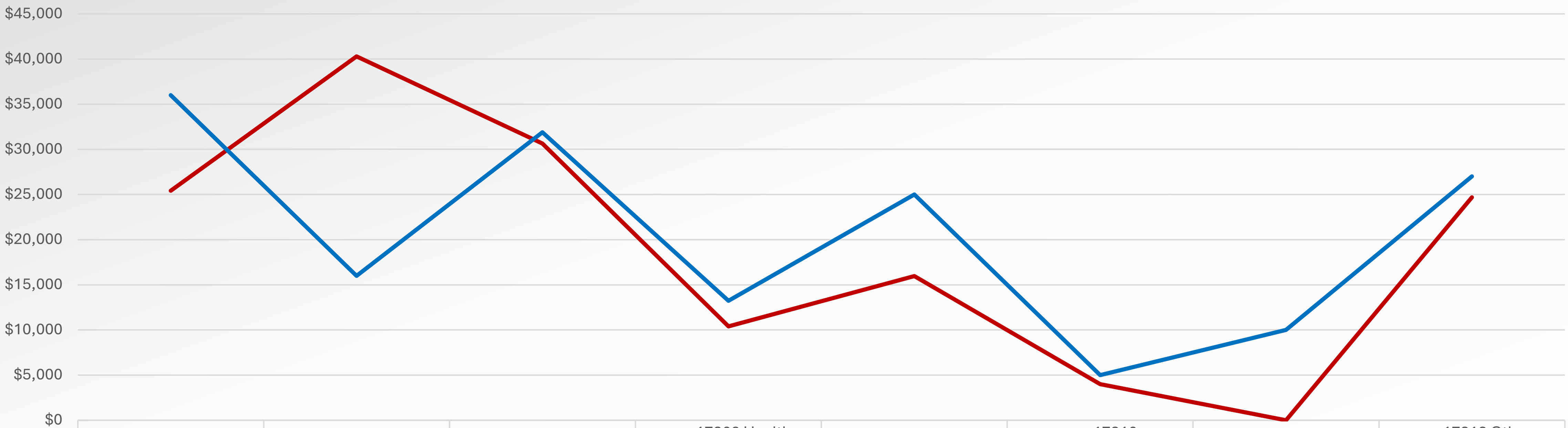
Actual Budget

October 2025



October 2025

Professional Services



	17302 Legal Services	17304 Accounting Services	17306 IT Services	17308 Health Insurance Consulting Services	17309 Medical Director Services	17310 Salary/Benefit Survey Services	17311 Legal Notices & Advertising	17313 Other Professional and/or Miscellaneous Services
Actual	$25,423	$40,293	$30,655	$10,400	$15,961	$4,000	$0	$24,673
Budget	$36,000	$16,000	$31,890	$13,225	$25,000	$5,000	$10,000	$27,000

Actual Budget